



# spotlight

August 2012 Vol. 45 No. 8





**Roger Smith**  
Chief Executive Officer  
AIL & NILICO

## Pay Now or Pay Later

*"Never skimp on that extra effort, that additional few minutes... that delivery of the very best that you can do. You can never do your best, which should always be your trademark, if you are cutting corners and shirking responsibilities. You are special. Act it. Never neglect the little things." — Og Mandino*

At the close of each Leadership Academy, we give attendees a book. The titles vary — some are directly related to sales, some aren't — but they are always motivational and uplifting. June's 101 class received a new book called *Take the Stairs: 7 Steps to Achieving True Success* by Rory Vaden. Like most self-help/motivational books these days, this one doesn't really say anything earth shattering so much as present tried-and-true principles from a different perspective.

According to Vaden, success is not the result of our major decisions, but the total of our small and seemingly insignificant ones. Success comes down to choosing the hard right over the easy wrong.

Vaden uses the example of taking the stairs rather than the escalator to illustrate his point. When you take the escalator, you just stand there and go along with it. Nothing changes. When you take the stairs, however, you are participating in an action that subtly and over time, will cause you to become stronger and fitter. Taking the stairs is a small act that symbolizes something greater. Taking the stairs is a mindset, and doesn't really have anything to do with the stairs at all. It's about making more disciplined choices.

Successful people have all had to do things they didn't feel like doing in order to get where they are. Look at any of the truly great leaders in our Company. Some may conclude that they're just smart, lucky, or somehow stumbled upon the great secret of success. Unless you've been around a long time, you never got to see what they had to do to get where they are today. I assure you they did things they didn't want to when they least felt like doing them.

Having the self-discipline to do the right thing from the very beginning isn't a sacrifice; it's making a down payment on your future success. Vaden

says, "We always pay a price for success. We either pay it now or we pay it later, with interest. Indulgence and procrastination are nothing more than creditors that charge us interest." Trying to cut corners to save time and effort is a delusion, because often it means even more time and work to make things right in the future... if they can be made right. Sometimes things become so far gone, the damage can't be repaired.

Years back, a manufacturer of automotive oil filters ran a series of TV commercials that featured an auto mechanic who told a skeptical customer he needed a new oil filter. When the customer balked, the mechanic said in a singsong voice, "You can pay me now or pay me later," meaning pay a few bucks now for an oil filter or pay later for a new engine. That punch line resonated so well with their customers that it remains the company's slogan to this day, more than 40 years later.

Everywhere you look in life — your health, your home, your car, your family — you can find parallels, and no more so than in our business. Pay now by becoming comfortable and fluent with the needs-based presentation. Pay now by completing each application thoroughly and accurately and asking all the health questions. Pay now by recruiting, training and following through thoughtfully and diligently. Pay now by taking the time to establish a strong relationship with that union leader and his staff. Satisfied customers, a rock-solid bank of business, healthy renewals, a vital, growing agency — these things don't happen by accident; they are the result of you making an investment now for your future success.

General Norman Schwarzkopf said, "The truth of the matter is that you always know the right thing to do. The hard part is doing it." The simple act of taking the stairs rather than the escalator won't change the world, but if you adopt the mindset behind it to always do the right thing, the best thing, it's a huge step toward your future success.

### ■ spotlight

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## sga career track New Markets Opening & Expanding

**There is a growing need for ambitious leaders.**

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).

## total bonuses paid out

This month AIL and NILICO paid a total of \$2,940,775 in bonuses. For more information on the monthly bonuses, turn to Page 32-37.

**Total: \$2,940,775**

## required retention rate

**Effective Jan. 1, 2012**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

<b>Retention:</b>	<b>69.0%</b>
<b>Net to Gross:</b>	<b>78%</b>

## dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Monday 09/24** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Friday 09/28** to count for **September** production.

## record breaker for July



**Alan Sedaghat**  
Personal Producer  
\$93,626 Net ALP

## corrections

The following agents were mistakenly left off the Anniversaries page of the July issue:

- Christopher Stephens, Agt - 11 yrs
- Brian Jensen, SA - 4 yrs
- Seini Mafi, Agt - 3 yrs
- Edward Thompson, Agt - 1 yr

## \*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2013 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2013 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt located in Sunny San Diego! The convention will be held May 22-25, 2013.*



tales of sales

pg. 08



closer to the heart

pg. 12



PR leadership academy

pg. 16



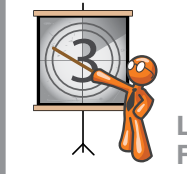
eApp tips

pg. 19



future sga

pg. 38



LOOK FOR ME!





# CONTEST EXTENDED!

The SA/GA Direct Code Field Training Bonus has been so successful, it has been extended to December 31, 2012!

Since this Bonus was introduced, the number of weekly bonuses and the number of qualifying SAs and GAs have both continued to increase. The purpose of the Bonus is to give SAs and GAs a vested interest in getting and keeping their Agents hitting bonus each week, which leads to better Agent retention and team and Agency growth. Talk to your manager about how the Direct Code Field Training Bonus can add to your income each month!

Please Note: All qualifiers listed achieved at least \$500 in bonus totals.  
Contest ends December 31st, 2012. For full bonus details, visit [www.aillife.com/arc/spotlight.aspx](http://www.aillife.com/arc/spotlight.aspx)

## TOP JULY BONUS LEADERS



**1** **JOSH WHEELER**  
\$5,197  
Surace-Smith

**2** **ALBERT SERUR**  
\$4,678  
Simon Arias

**3** **WILLIAM MYATT**  
\$4,639  
Brandon Cooley

**4** **CARISSA VAN WAGENEN**  
\$3,932  
Oldham-Bianchi

**5** **LYDIA SMITH**  
\$3,668  
Cunningham-Weatherspoon

## JULY BONUS LEADERS

**July Bonus Payout \$370,949**  
July Bonus Qualifiers 667

Name	Bonus	SGA
1 Josh Wheeler	\$5,197	Surace-Smith
2 Albert Serur	4,678	Simon Arias
3 William Myatt	4,639	Brandon Cooley
4 Carissa Van Wagenen	3,932	Oldham-Bianchi
5 Lydia Smith	3,668	Cunningham-Weatherspoon
6 Alexander Dorey	3,545	Imran Satti
7 Ashley Wenning	3,490	Surace-Smith
8 Ofa Siasau	3,474	Steve Friedlander
9 Denise Hewison	3,246	Surace-Smith
10 Peter Van Der Westhuizen	3,151	Richard Correa
11 Zbigniew Stankiewicz	3,141	Fred Hadayia
12 Nicholas Moore	3,086	Oldham-Bianchi
13 Reynolds Akuamoaa	2,891	Theodore Pappas
14 Ronnie Patea	2,714	Steve Friedlander
15 Marian Sertler	2,689	Sabrina Lloyd
16 Tevita Tupouniua	2,674	Steve Friedlander
17 Timothy Wilson	2,414	Philip Prata
18 Christopher Vasu	2,365	Surace-Smith
19 Michelle Crowe	2,360	Simon Arias
20 Josephine Brown	2,347	Steve Friedlander
21 Keith Coscia	2,331	Surace-Smith
22 Shelly Cullen	2,319	Steve Friedlander
23 Steve Svendson	2,281	Richard Correa
24 Tony Geer	2,250	Surace-Smith
25 Antonio Reyes	2,236	Simon Arias

Name	Bonus	SGA
26 Roberto Nieves	\$2,193	Oldham-Bianchi
27 Marc Salvaggi	2,158	Surace-Smith
28 Edona Hughes	2,133	Kevin Davis
29 Ashley Delevieleuse	2,133	Philip Prata
30 Gian-Paolo Diberardo	2,122	Brandon Cooley
31 John Napiza	2,114	Jatoft-Foti
32 Edward Atkinson	2,110	Surace-Smith
33 Hector Carrillo	2,106	Brandon Cooley
34 Christopher Favor	2,099	David Hausman
35 David Kirst	2,010	Oldham-Bianchi
36 Anthony Theriault	1,966	Surace-Smith
37 Kaitlyn Good	1,965	Oldham-Bianchi
38 Ricardo Subero	1,924	Tim McAdams
39 Charles Ferrari	1,876	Simon Arias
40 Shahab Mahdavinejad	1,860	Theodore Pappas
41 Joshua Cosentino	1,852	Simon Arias
42 Kehinda Pryor	1,851	Bob Olson
43 Michael Cloherty	1,851	Oldham-Bianchi
44 Vatapuia Vavau	1,844	Steve Friedlander
45 Zachary Frentsos	1,776	Surace-Smith
46 Matthew Conrad	1,738	Surace-Smith
47 Eric Ebbitt	1,738	Simon Arias
48 Joshua Cook	1,731	Simon Arias
49 Thomas Soloweyko	1,694	Steve Greer
50 Robert Ringelsten	1,691	Sabrina Lloyd

Name	Bonus	SGA	Name	Bonus	SGA	Name	Bonus	SGA
Brandi Hershey	\$1,691	Brandon Cooley	Ross Budweg	\$930	Tiffany Roland	Craig Blankenship	\$579	Surace-Smith
Zaid Jian	1,685	Alex Roland	Tere Diamond	916	Steve Friedlander	Roger Watkins	579	Giglione-Ackeman
Andrew Pratt	1,669	Cunningham-Weatherspoon	Kyle Taylor	913	Travis Moody	Matthew Cosic	577	Surace-Smith
Ryan Pickert	1,655	Surace-Smith	Scott Wheeler	912	Imran Satti	Earl Phillips	566	Cunningham-Weatherspoon
Shane Scheel	1,645	Bob Olson	Nicholas Rogers	911	Matt Henderson	Melissa Martinez	564	David Hausman
Zachary Bradshaw	1,633	Surace-Smith	Donna Trotta	902	Theodore Pappas	Ronald To	564	Alt-Orl-Trab
Charles Diulus	1,575	Simon Arias	Alireza Yaesubi	894	Josh Chalton	Miki Bartolone	560	Altig-Orlovic
Sokol Fazliu	1,529	Simon Arias	Nicole Conrad	890	Fred Hadayia	Ashlee Hutchins	550	Giglione-Ackeman
Jonathan Collins	1,513	Giglione-Ackeman	Franklin Quezada	889	Giglione-Ackeman	Tara Weisz	541	Josh Chalton
Uatesoni Filimoehala	1,501	Steve Friedlander	Mark Hileman	888	Desi Dimitrova	Mikhail Mishkov	541	Simon Arias
Shawn Denyan	1,472	Altig-Orlovic	Mark Glazer	881	Theodore Pappas	Joe Roy	536	Jeremy Welch
Alisha Armand	1,451	Theodore Pappas	Roosevelt Wilson	875	Giglione-Ackeman	James Summers	535	Theodore Pappas
Amr Shater	1,450	David Hausman	Donald Wilds	871	Simon Arias	Thomas Kijanowski	535	Sabrina Lloyd
Jorge Guerra	1,449	Giglione-Ackeman	Aldina DaRosa	865	Josh Chalton	Stephanie Wright	531	Eric Neal
Cynthia Schneideman	1,443	Sabrina Lloyd	Scott Flaherty	865	Simon Arias	Rolando Vega	529	Steve Greer
Robert Drake	1,437	Surace-Smith	Gary Bowen	852	Matt Henderson	Christine Barbour	529	Steve Greer
Bryan Phillips	1,430	Matt Henderson	Brandon Metzner	851	Mark Hancock	Christopher Buonanni	528	Matt Henderson
Benjamin Ainscough	1,423	Altig-Orlovic	Harrynarine Remoutar	841	Theodore Pappas	Darwin Batista	528	Cisco Perez
Michael Polakowski	1,407	Simon Arias	Tiare Hubbard	840	Altig-Orlovic	Cnglm-Wthson	528	Cnglm-Wthson
Kevin Talbot	1,398	Joseph Diecedue	Lawrence Reardon	839	Simon Arias	Rajendra Narine	526	Giglione-Ackeman
Britton Costa	1,361	Simon Arias	Brodie Fischer	837	Imran Satti	Justin Lerch	524	Steve Greer
Emilexis Medina	1,355	Theodore Pappas	Richard Nypower	834	Altig-Orlovic	Paul DeRenzo	522	Simon Arias
Minh Phung	1,343	Scott Rehberg	Russell Coakley	832	Simon Arias	Maryeliz Polanco	518	David Hausman
Anita Ferris	1,339	Steve Friedlander	Jack Wang	826	Desi Dimitrova	Vaimalaala Taufa	515	Steve Friedlander
Patrick O'Brien	1,337	Paul Rubuc	Nicole Johnson	821	Surace-Smith	Matthew Cartwright	508	Chris Hernandez
Jean Joseph	1,313	Williams-Zophin	Steven Rotherforth	821	Oldham-Bianchi	John Passi	508	Steve Friedlander
Fred Goetz	1,311	Dan Rubio	David Menditto	790	Sabrina Lloyd	Antonio Davidson	508	Mark Hancock
Jacqueline Kosalek	1,301	Oldham-Bianchi	Jared Durham	790	Simon Arias	Richard Whyte	503	Alt-Orl-Trab
Phillip Roffi	1,293	Cindy Furer	Dwayne Garrett	790	Williams-Zophin			
Daniel Walton	1,285	Surace-Smith	Christopher Churn	772	Jeremy Welch			
Levi Stearns	1,266	Altig-Orlovic	Robert Biser	765	Surace-Smith			
Ikani Fifita	1,251	Steve Friedlander	John Velardo	763	Chris LaFord			
Oscar Portillo	1,247	Steve Greer	Philip Russo	760	Simon Arias			
Irvin Johnson	1,242	Kevin Davis	Serah James	756	Steve Friedlander			
Carlos Otero-Villalba	1,229	Matt Henderson	Polina Philbin	755	Fred Hadayia			
Albert Lau	1,227	Cohen-Cohen	Juan Sosa	750	Williams-Zophin			
Bobby Beatty	1,217	Jeremy Welch	Liza Godine	748	Steve Greer			
Sione Maunau	1,210	Steve Friedlander	Unique Hurnicutt	740	Alex Roland			
Staci Meckler	1,209	Surace-Smith	Tamecka Dixon	740	Giglione-Ackeman			
Heather Leitch	1,206	Cunningham-Weatherspoon	Felicia Price	739	Jatoft-Foti			
London Burnett	1,205	Surace-Smith	Chad Potts	737	Chris Hernandez			
Robert Burdi	1,196	Sabrina Lloyd	Daniel G Johnson	733	Surace-Smith			
Christopher Kennedy	1,196	Surace-Smith	Phillip Williams	731	Simon Arias			
Jenna Gula	1,180	Simon Arias	Marcus Moody	728	Matthew Hogan			
Matthew Stevens	1,179	Sabrina Lloyd	Jose Carvajal	714	Laura Fisher			
Liam Flaherty	1,173	Simon Arias	Raymond Ochoa	711	Desi Dimitrova			
Eric Thompson	1,160	Surace-Smith	Joseph Schneider	709	Cohen-Cohen			
Victor Restrepo	1,157	Richard Correa	Andrew Bayang	707	Altig-Orlovic			
Michael Roe	1,155	Bob Wingate	Heath Pepper	706	Jeremy Welch			
Anthony Batista	1,154	Theodore Pappas	Michael Brunello	700	Surace-Smith			
Kristian Brennan	1,150	Imran Satti	Steve Tran	699	Richard Correa			
Peter Hudousek	1,123	Alt-Orl-Trab	Sondra Batson-Braggs	694	Dan Rubio			
Tyler Stewart	1,122	Simon Arias	David Rockway	693	Bob Olson			
Brandon Smith	1,119	Bob Wingate	Jacob Unger	688	Simon Arias			
Margaret Armstrong	1,115	Oldham-Bianchi	Valerie Commier	675	Steve Greer			
Jordan Freeman	1,112	Steve Greer	Sean Kiersztyn	671	Mark Hancock			
Rebekah Spindler	1,108	Altig-Orlovic	Jodi Bohdal	662	Fred Hadayia			
Darrell Nelsen	1,099	Tiffany Roland	Kristan McCormell	662	Matthew Hogan			
Scott Ramsey	1,098	Alex Roland	Cameron Cimino	661	Simon Arias			
Cameron Kline	1,095	Altig-Orlovic	Scott Patterson	652	Joseph Diecedue			
Anthony Rizzo	1,069	Simon Arias	Bruce Viaje	646	Altig-Orlovic			
Kyle Lewicki	1,063	Surace-Smith	Derek Franc	645	Oldham-Bianchi			
Christopher Chovanec	1,059	Steve Greer	Reuben Rios-Cruz	634	Matt Henderson			
Adam Huck	1,044	Surace-Smith	Kevin Holtz	630	Surace-Smith			
Denise Copp	1,021	Imran Satti	Carrie Bowman	628	Surace-Smith			
William Shockley	1,019	Simon Arias	Jillian Yeleck	626	Giglione-Ackeman			
Zachary Locuson	1,016	Fred Hadayia	Courtney Moore	620	Bob Wingate			
Caleb Langley	997	Oldham-Bianchi	Andrew Burns	619	Steve Friedlander			
Samantha Sliger	991	Jeremy Welch	Bernardo Estevez	613	Theodore Pappas			
Karlea Jackson	991	Fred Hadayia	Robert Richman	613	Surace-Smith			
Ronald Kutruff	990	Simon Arias	Nicholas Scott	608	Paul Rubuc			
David Guzman	983	Surace-Smith	Christina Black	607	Oldham-Bianchi			
Brian Allt	976	Imran Satti	Raphael Musto	604	Simon Arias			
Cory Hobbs	958	Mark Hancock	Kasey Williamson	593	Chris Hernandez			
Ryan Hernandez	956	Bob Wingate	Danielle Arena	588	Cisco Perez			
Nathaniel Durkin	934	Simon Arias	Verna Singletary-Trask	587	Bob Olson			
Elaine Kulawiak	932	Oldham-Bianchi	Dean Jensen	582	Steve Greer			

## Anniversaries

**35 Years of Service**  
Malka Arony, PR

**26 Years of Service**  
Lawrence Dennis, GA

**24 Years of Service**  
Jacqueline deVooght, PR

**19 Years of Service**  
Michael Perkins, AGT

**17 Years of Service**  
Raymond Lau, AGT

**16 Years of Service**  
Kouassi Appiah, AGT

**12 Years of Service**  
Wes Elder, MGA

**Robert Ulreich, AGT**

**11 Years of Service**  
Gabriela Berloni, PR  
Zulfikar Bhukera, AGT  
Darren Miller, RGA

**10 Years of Service**  
Barry Dillah, MGA  
Joshua Goodman, MGA  
Curt Snow, AGT

**9 Years of Service**  
Alex Gonzales, AGT  
Joaquin Santos, AGT  
Helen Taylor, AGT

**8 Years of Service**  
Scott Hanna, AGT  
Kenneth Lett, PR

**7 Years of Service**  
John Collins, RGA  
Gabriel Feldmann, AGT  
David Goodman, AGT  
Sean LaCroix, GA  
Mickenzie Linse, RGA  
Nicole Pate, PR  
Agatha Safford, AGT  
Scott Sonnenberg, SGA  
Freida Yakubov, AGT

**6 Years of Service**  
Cynthia Cleary, PR  
Richard Correa, SGA  
Nikki Crosby, AGT  
David Romfoe, MGA  
Paul Samra, MGA  
Michael van Delft, AGT  
Ryan Vopat, MGA

**5 Years of Service**  
Cara DeFiore, MGA  
Filipo Havili, AGT  
Sheila Morris, PR

**4 Years of Service**  
Jason Anderson, AGT  
John Bacaron, SA

Amanda Beyersdorff, GA  
Diane Caballero, PR  
Sebrena Cohen, AGT  
Kevin Davis, SGA  
Magda Figueiredo, RGA  
Joy Horcajo, MGA  
Lisa Kahan, AGT  
Scott Kim, RGA  
Yeni Losano, SA  
Evelyn Nkwenti, AGT  
Lafi Papalii, AGT  
James Raymond, RGA  
Alex Rozotto, AGT  
Erez Shabtay, AGT  
Robert Simmen, AGT  
Steven Sparkes, SA  
Jarred Sykes, GA

**3 Years of Service**  
Rebecca Allbaugh, AGT  
Harvey Dixon, AGT  
Sarah Dufrechou, PR  
Jenny Hearn, PR  
Gregory Henderson, SGA  
Phyllis Jones, AGT  
Michael Lajoie, AGT  
Jacqueline McHugh, GA  
Shelby Poston, AGT  
Chad Potts, GA

**Henry Scheirich, AGT**  
Robert Tierney, AGT  
Jonathan Woelfle, GA  
Kyle Wrobel, GA

**2 Years of Service**  
Reynolds Akuamo, GA  
Kimberly Alston, AGT  
Antonio Bond, SA  
Kevin Brooks, SA  
Carl Carlberg, GA  
Debbie Ezernack, MGA  
Rolando Garcia, AGT  
Tyler Green, GA  
Jorge Guerra, GA  
Cecil Johnson, AGT  
Spencer Layton, AGT  
Amanda MacDonald, PR  
Trevor Mayer, MGA  
George Pacunayen, AGT  
John Palmieri, SA  
Garik Petrosyan, GA  
Phillip Rigoli, MGA  
George Rosicky, MGA  
Larry Sale, SA  
Darcy Schrieber, MGA  
Sheryce Sheppard-Harper, AGT  
Marie Sio, AGT  
Nicholas Walsh, MGA

**1 Year of Service**  
Daniel Alvarado, GA  
Emelda Agard, AGT  
Anthony Batista, SA  
Gary Bowen, SA  
Travis Brock, MGA  
Erika Cannady, AGT  
Sarish Chandra, SA  
Grieg Chapien, AGT  
Benjamin Clabaugh, SA  
Michael Cloherty, SA  
Allister Cole, AGT  
Nigel Crowe, MGA  
Staci Daggett, SA  
Danielle Danese, AGT  
Edward Davidson, GA  
Sherie Duvall, SA  
Heather Eaton, GA  
Kelly Ekker, AGT  
Alex Elledge, MGA  
Desseire Fahie, SA  
Christopher Follstad, MGA  
Otis Foster, SA  
Mary Garriott, SA  
Robert Gibson, SA  
Larry Giddens, SA  
Stephen Giddens, AGT  
Jason Green, GA

Marcus Guyton, AGT  
Alfredo Hung-Lam, SA  
Dion Jones, GA  
Desmond Kamara, AGT  
Joshua Keller, SA  
Zachary Locuson, SA  
Caleb Longley, SA  
Adriana Lopez, GA  
Kasun Mapatuna, SA  
Katika Mercer, AGT  
Victor Mere, AGT  
Debbie Moke, GA  
Pon Mom, SA  
Erin Moore, SA  
Alfredo Moran, AGT  
Dennis Moran, SA  
Katharine Myers, GA  
Franklin Ollie, AGT  
Christopher Osborn, MGA  
Charles Porter, AGT  
Michael Putnam, GA  
Franklin Quezada, GA  
Dennis Quisenberry, AGT  
Phyo Phyo, GA  
Andrew Pratt, GA  
Megan Pryke, SA  
Anthony Rizzo, SA  
Ileana Rosas, GA

Sherry Schick, AGT  
Mia Seagraves, SA  
Patrick Seawright, AGT  
Michael Shaba, SA  
Austin Soboleski, AGT  
Bernice Solomon Redd, AGT  
Alexandria Sorrels, AGT  
Steve Svendson, GA  
Maulalo Taufao, AGT  
Jason Taybron, SA  
Darnai Thomas, AGT  
Don Tong, GA  
Seluvaia Tonga, AGT  
Tarisa Tooke, MGA  
Luz Torres, AGT  
Justin Vega, AGT  
Barbara Walton, AGT  
Robert Ware, AGT  
Tara Weisz, GA  
Terrence Williams, SA  
Victoria Wippich, SA  
Kurisitina Wulf, AGT  
Chang Yeung, AGT  
Brian York, AGT  
Michael Zielinski, AGT

## Promotions

**Regional General Agent**  
James Gray

**Master General Agent**  
Mary-DeLores Ayarzagoitia  
Patrick Donovan  
Glyn Hurst  
Patrick Knouse  
Eric LaBossiere  
Michael Lipetri  
Cole Murphy  
William Parmeter  
Bryan Peters  
Jesse Remby  
Samantha Sliger  
Carl Smith  
Brian Sundberg  
Gregory VanSuch

**60% General Agent**  
Ann Abbruzzese  
Christine Barbour  
Bobby Beatty  
Bryan Czajkowski  
Paul DeRenzo  
Charles Ferrari  
Tammy King  
Heath Pepper  
Preeti Sahgal  
Lawrence Smith

Rolando Vega  
Stephanie Wright

**57.5% General Agent**  
Delilah Abuosba  
Darwin Batista  
Charles Belt  
Todd Bornstein  
Andrew Cavicchi  
Shelly Cullen  
Gardy Desrouleaux  
Tere Diamond  
Shawn Donnelly  
Christopher Earle  
Ayman Elsalhy  
Lindsay Gjerde  
Abby Hermanson  
Ryan Jean  
Adelfa Parinas  
Michael Putnam  
Kimberly Riley  
Reuben Rios-Cruz  
Shane Scheel  
Marcus Street  
Andrew Weber  
Craig Winkelman

**55% Supervising Agent**  
Christian Adkins  
William Brookshire

Steven Chen  
Michael Crawford  
Anna Davis  
Olynda DeHoyos  
Wesley Dyar  
Benjamin Ericson  
Bradley Erts  
Melody Ferguson  
Micah Focken  
James Galvez  
Kevin Huber  
Saibatu Kamarah  
Tay Krause  
Viona Lestage  
Brittany Long  
Derek Martin  
Melissa Martinez  
Alisa McRae  
Emilexis Medina  
Helen Miller  
Jamal Mokeddem  
Antony Moore  
Rian Murray  
Terri Nasser-Condarco  
Charles Njoya  
David Norman  
William Oseroff  
John Palmieri

Benjamin Rexroth  
Edwin Rodriguez  
Terry Rosebrock  
Martell Ross  
Deborah Sanchez  
Douglas Slagboom  
Gary Slocum  
Brooke Spain  
Erika Spiak  
Rebecca Terry  
Leah Warner  
Tia Willoughby

**52.5% Supervising Agent**  
Josefo Ahsoonfolasaitu  
Sara Alvarez  
Sesejo Asitomani  
David Barone  
Keith Booker  
Brady Braaten  
Aron Brager  
Franklin Carter  
Cheng Chang  
Zhenxing Chen  
Shantel Chester  
Michael Cooke  
Howard Cornatzer  
Robin Delahoussaye  
Fernando DeOliveira

Cassandra Dunn  
Bob Feao  
Shawn Fifita  
Hannah Foster-Blaszky  
John Galindo  
James Gehlke  
Rainiel Germosen  
Benjamin Gilbert  
Robin Gillespie  
Lindsay Gjerder  
Kyle Gleeson  
Kevin Grenoble  
Darryl Haverland  
Jatinder Hundal  
Jarrell Jackson  
Gregory Johnson  
Shaun Johnson  
Emlen Kahoano  
Jason Kerner  
Mir Khan  
Manon Lamontagne  
Kevin Lanchester  
Jennifer Leonard  
David Leroux  
Donna Lizak  
Sulieti Lopeti  
Yeni Losano  
Iman Masboob

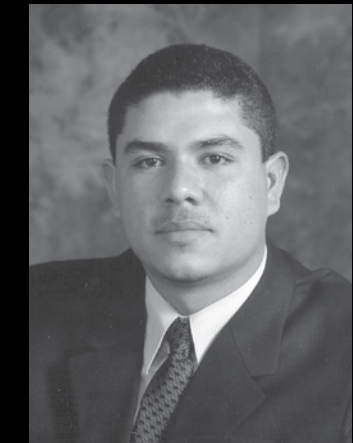
Faleuseni Maumau  
Racquel McKenzie  
Michael McPherson  
Lora Meyer  
Wendy Mikkelsen  
Brian Mitchell  
Erin Moore  
Lona Naufahu  
Lysa Nguyen  
Tam Nguyen  
Lisa O'Donnell  
Christian Ortiz  
Hakan Ozalpasan  
Sarah Padilla  
Chelsea Parker  
James Patterson  
Wendy Pierre  
David Polk  
Samneang Prom  
Lacreshea Prude  
Samuel Quinones  
Clay Ranieri  
Nicole Rex  
Maria Ricardo  
Amelia Ropetikilifi  
Caio Rosa  
Victor Rosario  
Yvonne Rurehe

David Schanuel  
Merryjane Sivas  
Lee Smith  
Andria Standifer  
Michael Stewart  
Leonard Tato  
Brock Taylor  
James Tomaras  
Mele Tova  
Nicholas Triantafyllidis  
Scott Vaughn  
Rafael Verde  
Jeffrodrew Vete  
Marthe Voltaire  
Kristopher Washington  
Matthew Waterbeck  
Daniel White  
Erik Williams  
Brian Willis  
Michael Woods

# MILLION

## ♣ DOLLAR CLUB ♣

Another champion, another milestone!  
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.  
Congratulations on your achievements.



**Noe Gonzales**  
Jatoff-Foti Agency  
Contract Date 07/13/03  
Qualified July of 2012  
\$1,009,450 of Net ALP



**Maijargal Sukhbaatar**  
La Sala Agency  
Contract Date 11/07/03  
Qualified July of 2012  
\$1,002,407 of Net ALP

# TALES OF SALES WINNERS!

Thirty-eight members of the American Income and National Income field sales force submitted videos to our Facebook page telling us about their funniest moment in sales. We invited YOU to decide who had the best Tale of Sales, and you have spoken!

The votes are in, but you can still catch the winning videos.

Go to [www.facebook.com/AIL.NILICO](http://www.facebook.com/AIL.NILICO) and 'Like' our page. Click on the 'LOL' tab directly below the cover photo.

## AND THE WINNERS ARE...



**JEREMY PRICE**, Alex Roland Agency **3,524 VOTES**

Hear about Jeremy's near-death experience in the boonies of Texas. Only thing missing was the banjo pickers on the porch.



**JESSICA TASKY**, Simon Arias Agency **3,028 VOTES**

Ohh myyy! Jessica showed remarkable tact and tenacity in an encounter with an exhausted prospect.



**DOUG BUHL**, Brandon Cooley Agency **256 VOTES**

Doug almost left his customer's home with more than he bargained for. You might say this sale went to the dogs.

Thanks to everyone for playing. Stay tuned for further Facebook fun and follies in the coming months!

## Direction



**Domenico Bertini**

Vice President of Field Operations

## How To Beat The Summer Doldrums

Summer is here. The long hot days, the kids out of school, the beach, the lake and all other temptations to distract you from what you need to get done.

Here's my suggestion: by all means, if you are on vacation, please enjoy, recharge, stretch out and come back soon. On the other hand, if you are back or still working, don't get sucked down and lose your focus. Snap out of it! (Do I have your attention now?!)

**“Post your challenge on your bathroom mirror, so you can see it first thing in the morning, and, in case you get up on the wrong side of the bed, you'll realign your energy to the task at hand.”**

A great way to snap out of it is to turn your goals into a challenge, personal or team. The 3rd quarter has just started, so how about trying to set or break a personal record of production, hiring, coding, reinstating...

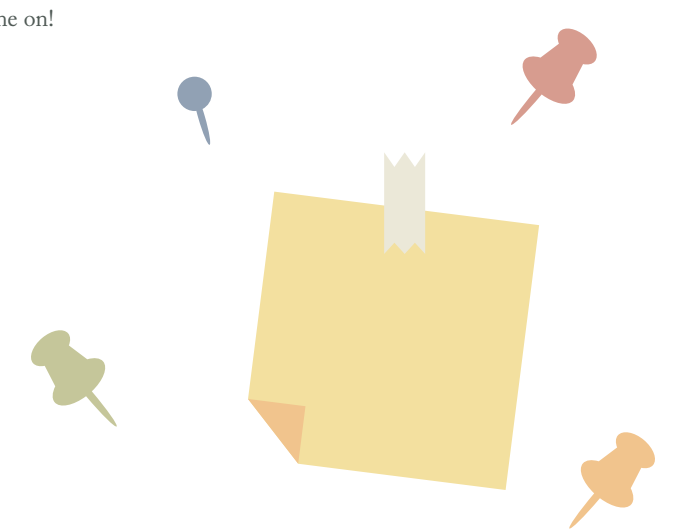
an area that will contribute to the bottom line of your goal/challenge? Get your bosses on board and have them hold you accountable to your personal challenge.

Post your challenge on your bathroom mirror, so you can see it first thing in the morning, and, in case you get up on the wrong side of the bed, you'll realign your energy to the task at hand. Where attention goes, energy flows and motion begins; and a body in motion stays in motion until at rest.

Review your performance every night before unplugging and pouring that first glass of wine and adjust the aim for the next day. Think!

My challenge to you this summer is to create a challenge for yourself that is realistic (achievable) but not too easy. And my challenge to you is that once you achieve your goal, you actually take the time to enjoy your success with a day at the beach, by the pool, by the lake or just chilling with your best friends and family.

Game on!



# SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Spencer Rowland	4	Altig-Orlovic	Sokol Fazliu	2	Simon Arias	Kevin Dougherty	2	Matt Henderson	Robert Drake	2	Surace-Smith
Rajendra Narine	4	Giglione-Ackerman	Kevin Grenoble	2	Simon Arias	Pamela Garrett	2	Matt Henderson	Zachary Frentsos	2	Surace-Smith
Karl Amlic	3	Altig-Orlovic	Mikhail Mishkov	2	Simon Arias	Nicholas Rogers	2	Simon Arias	Denise Hewison	2	Surace-Smith
Aja Devore	3	Altig-Orlovic	David Polk	2	Simon Arias	Gretchen Crady	2	Chris Hernandez	Adam Huck	2	Surace-Smith
Kendra Orng	3	Altig-Orlovic	Amanda Andre	2	Slav Bitman	Clinton Spaeth	2	Chris Hernandez	Staci Meckler	2	Surace-Smith
Michael Shaba	3	Alt-Orl-Traboulay	James Gehlke	2	Slav Bitman	Seabringna Landfair2	2	Matthew Hogan	Michael Stuver	2	Surace-Smith
Jenna Grula	3	Simon Arias	Richard Wade	2	Eric Cochran	Jacquelyn Weatherman2	2	Christopher Jordan	Daniel Doherty	2	Jeffery Thiel
Hector Carrillo	3	Brandon Cooley	Douglas Buhl	2	Brandon Cooley	Nicole Epstein	2	Chris LaFond	Dale Whitmore	2	Jeffery Thiel
Jonathon Anderson	3	Cunningham-Weatherspoon	Joannabelle Magnuson2	2	Brandon Cooley	Henry Fornet	2	Chris LaFond	Arie Davis	2	Williams-Zophin
Shaun Johnson	3	Chad Deley	Erika Spiak	2	Richard Correa	Jeffrey Nieves	2	Chris LaFond	Elifranc Deus	2	Williams-Zophin
Todd Glazer	3	Joseph Diecedue	Ben Carpenter	2	Cunningham-Weatherspoon	Kasie Greenwalt	2	Michael LiBassi	Caio Rosa	2	Williams-Zophin
Raymond Ochoa	3	Desi Dimitrova	Alexandra Wolter	2	Chad Deley	Robert Burdi	2	Sabrina Lloyd	James Tomaras	2	Williams-Zophin
Uatesoni Filimochala3	3	Steve Friedlander	Robert Gibson	2	Joseph Diecedue	Thomas Kijanowski	2	Sabrina Lloyd	William Oseroff	2	Bob Wingate
Michelle Malinov	3	Giglione-Ackerman	Wendy Sotelo	2	Desi Dimitrova	Cynthia Schneideman2	2	Sabrina Lloyd			
Paige Burton	3	Michael LiBassi	Pamela Jenkins	2	Laura Fisher	Sherri Woods	2	Travis Moody			
Daniel Bernard	3	Oldham-Bianchi	Thonny Neret	2	Laura Fisher	Kaitlyn Good	2	Oldham-Bianchi			
Jacqueline Kosalek	3	Oldham-Bianchi	Andrew Burns	2	Steve Friedlander	Michael Hicks	2	Oldham-Bianchi			
Deborah Sanchez	3	Bob Olson	Ikani Fifita	2	Steve Friedlander	David Kirst	2	Oldham-Bianchi			
Mark Diebolt	3	Paul Rumbuc	Linda Jackson	2	Steve Friedlander	Nicholas Moore	2	Oldham-Bianchi			
Tony Geer	3	Surace-Smith	Ronnie Patea	2	Steve Friedlander	Carissa Van Wagenen2	2	Oldham-Bianchi			
Dustin Brooks	3	Jeffery Thiel	Jeffrey Pearce	2	Steve Friedlander	Harynarine Ramoutar2	2	Theodore Pappas			
Linda Henke	2	Altig-Orlovic	Timothy Rose	2	Steve Friedlander	Clay Ranieri	2	Scott Rehberg			
John Nguyen	2	Altig-Orlovic	Keven Silvia	2	Maria Greene	Steve James	2	Tiffany Roland			
Lysa Nguyen	2	Altig-Orlovic	John Young	2	Fred Hadayia	Joseph Duran	2	Dan Rubio			
Richard Nypower	2	Altig-Orlovic	Nicole Conrad	2	Fred Hadayia	Aaron Dupras	2	Paul Rumbuc			
Michael Putnam	2	Altig-Orlovic	Lisa Heyman	2	Fred Hadayia	Dustin Edgell	2	Paul Rumbuc			
Cierra White	2	Altig-Orlovic	Leah Stoltz	2	Fred Hadayia	Nicholas Scott	2	Paul Rumbuc			
Dwayne Hargrove	2	Altig-Orlovic-Hay	Antonio Davidson	2	Mark Hancock	Brodie Fischer	2	Imran Satti			
Ryan Polz	2	Alt-Orl-Venekamp	William Volk	2	Mark Hancock	Michael Brunello	2	Surace-Smith			
Craig Cacini	2	Simon Arias	David Neisler	2	Jeremy Harbin	Stephen Darrington	2	Surace-Smith			

# MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Stephen Jubrey	11	Oldham-Bianchi	Ala Awad	6	Alex Roland	Michael Laramie	4	Steve Greer	James Allen	3	Travis Moody						
Mack Doby	10	Joseph Diecedue	Mathew Hart	6	Surace-Smith	Alexandra Graham	4	Fred Hadayia	Philip Walters	3	Travis Moody						
Zach Otto	10	Sabrina Lloyd	Daniel Hartwig	6	Surace-Smith	Rita Holmes	4	Chris Hernandez	Raymond Risucci	3	Dorian Oldham						
Ransey Vazquez	10	Bob Olson	Christine Judge	6	Jeremy Welch	Richard Johnson	4	Matthew Hogan	Bobby Szwaja	3	Theodore Pappas						
Jason Bratin	10	Theodore Pappas	Nigel Crowe	6	Williams-Zophin	Danielle Jankowski	4	Michael LiBassi	Richard Henry	3	Alex Roland						
Steven King	10	Paul Rumbuc	Kyle Johnson	6	Williams-Zophin	Mark Kukielski	4	Eric Neal	Rodney Ward	3	Paul Rumbuc						
Zachary Hart	10	Surace-Smith	Dwelyn Smith	6	Bob Wingate	Hal Herman	4	Oldham-Bianchi	Amanda Oden	3	Scott Sonnenberg						
I-Perfection Harris	9	Cunningham-Weatherspoon	Bobby Gujral	5	Altig-Orlovic	George Rosicky	4	Bob Olson	Christopher Osborn	3	Scott Sonnenberg						
Simon Rolland	9	Steve Friedlander	Hunter Houvener	5	Altig-Orlovic	David Wang	4	Bob Olson	Angel Sanchez	3	Scott Sonnenberg						
Evan Holzhauser	9	Giglione-Ackerman	Thomas Vena	5	Simon Arias	Matt Pflueger	4	Tiffany Roland	Nicholas Zangardi	3	Surace-Smith						
Timothy Kieran	9	Chris LaFond	Byron Paz	5	Josh Chalom	Dustin Dunlap	4	Surace-Smith	Samy Jacques	3	Williams-Zophin						
Robert Shafer	9	Scott Rehberg	John Ophals	5	Cunningham-Weatherspoon	Matthew Parks	4	Surace-Smith	Kasali Kotun	3	Williams-Zophin						
Ryan Stenglein	8	Altig-Orlovic	Sean O'Reilly	5	Cunningham-Weatherspoon	Caleb Douce	4	Jeffery Thiel	Denise Berrios	3	Bob Wingate						
Justin Adams	8	Simon Arias	Steven Cox	5	Steve Friedlander	Sommer Daves	3	Jason Adamo	Dustin Rushin	3	Bob Wingate						
Stephen Hill	8	Steve Friedlander	Ofa Tupouniua	5	Steve Friedlander	Richard Dyer	3	Jason Adamo	Emmanuel Villasenor	3	Bob Wingate						
Mark Wyner	8	Sabrina Lloyd	Jack Keiderling	5	Giglione-Ackerman	John Sparby	3	Altig-Orlovic									
Brent Arbour	8	Cisco Perez	Jamaal Lynwood	5	Giglione-Ackerman	Patrick Stenglein	3	Altig-Orlovic									
James Keefer	7	Simon Arias	Matthew Girard	5	Maria Greene	Jonathan Maust	3	Alt-Orl-Hay									
Alfred Taren	7	Desi Dimitrova	John Hancock	5	Mark Hancock	Ryan Bisanz	3	Alt-Orl-Traboulay									
Richard Barbour	7	Steve Greer	Cara DeFiore	5	Chris Hernandez	Dustin Dunbar	3	Alt-Orl-Venekamp									
Samuel Cohen	7	Fred Hadayia	Jake Yagjian	5	Chris LaFond	Matthew Willrodt	3	Alt-Orl-Venekamp									
Doreen Ryan-Foti	7	Jatoft-Foti	Andrea Nichols	5	Oldham-Bianchi	Daniel Bauer	3	Simon Arias									
Cherie Adams	7	Bob Olson	George Noujaim	5	Philip Prata	Dan Nebraska	3	Simon Arias									
Travis Brock	7	Dan Rubio	Joshua Bloomquist	5	Tiffany Roland	Lucan Schmidt	3	Simon Arias									
Robert Kanaan	7	Imran Satti	Darcy Schrieber	5	Paul Rumbuc	Brian Welsh	3	Simon Arias									
Christopher McMenomy	7	Jeffery Thiel	Jonathan Beaird	5	Scott Sonnenberg	Barbara Corigliano	3	Slav Bitman									
Michael Clemente	6	Simon Arias	Elias Hazen	5	Surace-Smith	Dmitriy Kagan	3	Slav Bitman									
Matthew Diulus	6	Simon Arias	Travis Picklesimer	5	Surace-Smith	Marko Jankovic	3	Cohen-Cohen									
Casey Kunash	6	Simon Arias	Adeyemi Akinade	5	Williams-Zophin	Jared Cleckner	3	Brandon Cooley									
Randy Teyssier	6	Simon Arias	Noel Rose	5	Williams-Zophin	Corey Neff	3	Brandon Cooley									
Brian Sundberg	6	Chad Deley	John McGrath	4	Altig-Orlovic	Kyle Klipp	3	Richard Correa									
Juan De la Cruz	6	Desi Dimitrova	AshLynn Orng	4	Altig-Orlovic	Chris Lussier	3	Richard Correa									
Ryan Hall	6	Laura Fisher	Natalie Wagner	4	Altig-Orlovic	Richard Lyddon	3	Richard Correa									
Craig Strompf	6	Cindy Furer	Troy Plummer	4	Altig-Orlovic-Hay	Eric LaBossiere	3	Chad Deley									
Magda Figueiredo	6	Giglione-Ackerman	Joshua Fosnight	4	Simon Arias	Ricardo Grandt	3	Laura Fisher									
Cody Terrell	6	Maria Greene	Aaron Parks	4	Simon Arias	Paul Kelly	3	Steve Friedlander									
Moswen Taylor	6	Mark Hancock	Horace Johnson	4	Mark Beckford	Mark Corkrean	3	Steve Greer									
Richard Nicholson	6	Jeremy Harbin	Phillip Jenkins	4	Slav Bitman	Tracy Haden	3	Steve Greer									
Brett Gryska	6	Oldham-Bianchi	Astrid Cartagena	4	Eric Cochran	Taneshia Solomon	3	Steve Greer									
William Parmeter	6	Oldham-Bianchi	Kody Kramme	4	Eric Cochran	Souleymane Bah	3	Fred Hadayia									
Syed Quadri	6	Theodore Pappas	Erik Graham	4	Cohen-Cohen	Mitch Duplantis	3	David Hausman									
Ryan Wilson	6	Philip Prata	Chad Panzer	4	Brandon Cooley	DeMario Cooper	3	Matt Henderson									
			Andrew McQuade	4	Richard Correa	Brandon Schwed	3	Matt Henderson									
			Joshua Jackson	4	Joseph Diecedue	Rafael Spratling	3	Matt Henderson									
			Phillip Rigoli	4	Laura Fisher	Kathryn Chaisson	3	Chris Hernandez									
			Aaron Friedlander	4	Steve Friedlander	Charles Mickens	3	Matthew Hogan									
			Taina Lameko	4	Steve Friedlander	Jessica Santamarina	3	Matthew Hogan									
			Sara Welch	4	Steve Friedlander	Brookalyn Stillwagon	3	Christopher Jordan									
			Christine Curran	4	Giglione-Ackerman	Baylee Burrows	3	Michael LiBassi									
			Mavrick Fredericks	4	Giglione-Ackerman	Brian Wilson	3	Michael LiBassi									
			Carl Nazaire	4	Giglione-Ackerman	Robert Janev	3	Sabrina Lloyd									

# GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Andrew Pratt	9	Cunningham-Weatherspoon	Christine Weatherspoon	3	Mark Beckford	Aaron Haynes	2	Simon Arias	Tanisha Mathis	2	Matt Henderson
Michael J Logue	7	Simon Arias	Kershawn Payne	3	Samantha Chui	Michael Lindsey	2	Simon Arias	Bradley Kampmeier	2	Chris Hernandez
Shane Scheel	7	Bob Olson	David Higa	3	Cohen-Cohen	Michael Polakowski	2	Simon Arias	Mickenzie Linse	2	Chris Hernandez
Minh Phung	7	Scott Rehberg	Jennifer Wehrle	3	Brandon Cooley	Albert Serur	2	Simon Arias	Chad Potts	2	Chris Hernandez
Alexander Dorey	7	Imran Satti	Katharine Myers	3	Richard Correa	John Stankoski	2	Simon Arias	Kasey Williamson	2	Chris Hernandez
Michael Gerstein	6	Giglione-Ackerman	Steve Svendson	3	Richard Correa	Richard Unger	2	Simon Arias	Kristan McConnell	2	Matthew Hogan
Louis Giogaia	6	Theodore Pappas	Patrick Cotton	3	Chad Deley	William Howard	2	Slav Bitman	Harold Durana	2	Jatoft-Foti
Jason Green	6	Paul Rumbuc	Anita Ferris	3	Steve Friedlander	Aldina DaRosa	2	Josh Chalom	John Napiza	2	Jatoft-Foti
Levi Stearns	5	Altig-Orlovic	Daniel Fifita	3	Steve Friedlander	Tara Weisz	2	Josh Chalom	Evelyn Gray	2	Christopher Jordan
Ronald Kutruff	5	Simon Arias	Tone Munro	3	Steve Friedlander	Ryan Jean	2	Eric Cochran	Andrew Jaycox	2	Chris LaFond
Lydia Smith	5	Cunningham-Weatherspoon	Ruben Santillana	3	Steve Friedlander	Prentiss Parker	2	Cohen-Cohen	John Velardo	2	Chris LaFond
Joy Nardone	5	Chris LaFond	Michelle Verbit	3	Giglione-Ackerman	Gian-Paolo Diberardo	2	Brandon Cooley	Karen Parson	2	Michael LiBassi
Matthew Stevens	5	Sabrina Lloyd	Kasey Schultz	3	Maria Greene	Victor Restrepo	2	Richard Correa	Robert Ringelsten	2	Sabrina Lloyd
Jarred Sykes	5	Eric Neal	Erna Gasanin	3	Fred Hadayia	Russell Trujillo	2	Richard Correa	Marian Sertler	2	Sabrina Lloyd
Peter Mello	5	Cisco Perez	Scott Smith	3	Fred Hadayia	Peter Van Der Westhuizen	2	Richard Correa	Sean Hudson	2	Tim McAdams
Unique Hunnicutt	5	Alex Roland	Edward Davidson	3	Mark Hancock	Brent Wilhelm	2	Richard Correa	Kyle Taylor	2	Travis Moody
London Burnett	5	Surace-Smith	Christopher Favor	3	David Hausman	Rachel Arenas	2	Chad Deley	Jennifer Kinder	2	Dorian Oldham
David Guzman	5	Surace-Smith	Matthew Davidson	3	Matt Henderson	Stephen Creaghan	2	Joseph Diecedue	Burnette Hughes	2	Bob Olson
Courtney Moore	5	Bob Wingate	Mark Harhager	3	Matt Henderson	Scott Patterson	2	Joseph Diecedue	Mirvet Kekic	2	Bob Olson
Harvey Finkel	5	Williams-Zophin	Stephanie Wright	3	Eric Neal	Konnor Wylly	2	Joseph Diecedue	Derron Alexander	2	Theodore Pappas
Todd Bornstein	4	Altig-Orlovic	Christina Black	3	Oldham-Bianchi	Priscilla Nelissen	2	Desi Dimitrova	Shahab Mahdavejad	2	Theodore Pappas
Raphael Musto	4	Simon Arias	Zachary Santino	3	Oldham-Bianchi	Shawn Donnelly	2	Laura Fisher	Donna Trotta	2	Theodore Pappas
Tyler Stewart	4	Simon Arias	Andre Bent	3	Bob Olson	Shelly Cullen	2	Steve Friedlander	Danielle Arena	2	Cisco Perez
Jeffrey Boland	4	Slav Bitman	Samotta McKeever	3	Bob Olson	Tere Diamond	2	Steve Friedlander	Timothy Wilson	2	Philip Prata
William Myatt	4	Brandon Cooley	Jasmine Milton	3	Bob Olson	Seiloni Filimochala	2	Steve Friedlander	Bruce Kaminski	2	Alex Roland
Heather Leitch	4	Cunningham-Weatherspoon	Mark Glazer	3	Theodore Pappas	Lorenzo Lameko	2	Steve Friedlander	DeAnthony Hartman	2	Paul Rumbuc
Tamecka Dixon	4	Giglione-Ackerman	Ross Budweg	3	Tiffany Roland	Ofa Siasau	2	Steve Friedlander	Brian Allt	2	Imran Satti
Ashlee Hutchins	4	Giglione-Ackerman	Darrell Nelsen	3	Tiffany Roland	Tevita Tupouniua	2	Steve Friedlander	Jonathan Morgan	2	Scott Sonnenberg
Donald Dowbor	4	Mark Hancock	Patrick O'Brien	3	Paul Rumbuc	Vatapuia Vavau	2	Steve Friedlander	Matthew Conrad	2	Surace-Smith
Joseph Hagerman	4	Jeremy Harbin	Kevin Holtz	3	Surace-Smith	Michelle Kyles	2	Cindy Furer	Nicole Johnson	2	Surace-Smith
Justin Greenwalt	4	Michael LiBassi	Daniel Walton	3	Surace-Smith	Philipp Roffi	2	Cindy Furer	Anthony Theriault	2	Surace-Smith
Elaine Kulawiak	4	Oldham-Bianchi	Gardy Desrouleaux	3	Williams-Zophin	Nadezhda Vitchev	2	Cindy Furer	Samantha Sliger	2	Jeremy Welch
Michael Romeo	4	Oldham-Bianchi	Jeremy Hernandez	3	Bob Wingate	Jorge Guerra	2	Giglione-Ackerman	Michael Roe	2	Bob Wingate
Ashley Delevieleuse	4	Philip Prata	Jacob Brockmann	2	Altig-Orlovic	Roosevelt Wilson	2	Giglione-Ackerman			
Kingsley Tazinya	4	Dan Rubio	Darren Kwong	2	Altig-Orlovic	Eluerecia Guzman	2	Maria Greene			
Ryan Fickert	4	Surace-Smith	Steven Stensrud	2	Altig-Orlovic	Scott Davison	2	Steve Greer			
Andre McCallum	4	Surace-Smith	Andrew Haskins	2	Altig-Orlovic-Hay	Magnus Franklin-Holman	2	Steve Greer			
Daniel Rapp	4	Jeffery Thiel	Steve Marker	2	Altig-Orlovic-Hay	Jordan Freeman	2	Steve Greer			
Christopher Earle	4	Williams-Zophin	Karen Cheng	2	Simon Arias	Thomas Soloweyko	2	Steve Greer			
Katie Colucci	3	Altig-Orlovic	Charles Diulus	2	Simon Arias	Sean Kiersztyn	2	Mark Hancock			
Paul DeRenzo	3	Simon Arias	Jared Durham	2	Simon Arias	Marcia Fraser-Douglas	2	David Hausman			
Lawrence Reardon	3	Simon Arias	Mark Gorman	2	Simon Arias	Kierra Goodwin	2	Gregory Henderson			

# CODES

The minimums for recognition are:  
**SA & GA** – at least two codes during the month  
**MGA** – at least three codes during the month

This list recognizes SAs, GAs, and MGAs for the number of new agents who were coded under their hierarchy for the month.

# Closer to the Heart



“Giving back is part of who we are at American Income and National Income. We are grateful for the opportunity to have a positive impact on the lives of these young people.”  
 — Roger Smith



**Torchmark Corporation and American Income Life** received thanks via email from Casa Hogar orphanage in Los Cabos, Mexico for our Closer to the Heart donation.

American Income kicked off Closer to the Heart at the Spring SGA meeting in Los Cabos. More than \$33,000 was collected in donations from AIL/NILICO SGAs as well as partial matching funds from Torchmark. The donations benefitted Casa Hogar and other organizations supported by our partner organization, the Los Cabos Children's Foundation.

Casa Hogar is home to 28 orphaned or abandoned boys. Casa Hogar representative Michele Whicker said, "Since all of our funding comes

from individuals like you, this is a huge, huge help to Casa Hogar." Our donation was earmarked to send the boys to summer camp, with any remaining funds designated for operating expenses at Casa Hogar.

In a subsequent email, Casa Hogar Director Chris Mills said, "If you want to see a perfect kids' camp, this was pretty close to a '10.'" The camp focused on empowering and motivating kids by teaching them life skills, such as proper nutrition, the importance of exercise and fitness, and working together. Typical activities included sports and fitness training, flag football, volleyball, nutrition and food preparation, English classes, music, arts and dancing. Camp attendees also participated in a service project to distribute donated items and food to the community.

## Leadership



**Larry Strong**

Vice President of Agency Leadership Development

## Bring Your Best!

There is a plaque with the famous poem written by Emma Lazarus mounted inside the pedestal of the Statue of Liberty. The most famous part of the poem entitled "New Colossus" reads, "Give me your tired, your poor, your huddled masses yearning to breathe free, and yes do not forget your mediocre!" Of course the poem says nothing about the "mediocre" but now that I hopefully have your attention, let's roll with it.

By the time you read this the Olympic Games will be history. It will be business as usual in London. The greatest athletes in the world will have returned home—some with gold, silver or bronze but most with some level of disappointment about their performance. While some will never forget what it felt like to stand on the podium and watch their respective country's flag raised, some will try to forget that they simply didn't bring their best. They will reflect on probably one of three key areas that contributed to their less-than-Olympic-caliber performance.

- **Preparation.** Bringing one's best only happens with supreme preparation. Gifted talent helps a bunch but all successful people prepare and prepare to a fault. They have a specific plan that is designed to take them from where they are to their objective. They measure results of the plan continuously and, when necessary, adjust the plan accordingly. When successful people are asked what contributed to their success, the most consistent statement they make is "I had a good plan and I executed it." Do you have a good plan?

- **Mental toughness.** The Bible says, in essence, that "we become what we think about." I believe that is so true it hurts! Successful people develop a virtually unshakable vision. They feed their mind daily with all of the positive ingredients necessary to

maintain the mental discipline required to stay focused like "a hobo on a ham sandwich." And believe me, that is focus! Successful people believe with all their heart that it is "mind over matter." Who is winning your battle, your mind or the influences around you?

- **Physical readiness.** One can have a great plan, be emotionally committed to it and not take care of the piece of equipment that is going to carry the load. If one doesn't have the sheer physical ability and stamina required to carry out the plan then the plan was nothing more than a good idea. How we eat, what we eat, drink (or not), sleep, exercise and ultimately take care of our bodies has a direct impact on whether we achieve success.

The importance of maintaining the Key 3 cannot be underestimated. It's the difference between "Bringing Our Best" or settling for mediocrity. We must be vigilant in our endeavor to achieve greatness or we will be lulled into a sleepy mediocrity. And mediocrity, my friends, is the kiss of death.

So stay vigilant, committed and focused on the mind, body, and spirit connection. Make a solid plan, combine it with emotional toughness that is uncompromising and make sure you take care of yourself to not only be able to cross the finish line but enjoy the spoils of victory!

Stay Strong! Lead On! Bring Your Best!

# PERSONAL RECRUIT

## — PRODUCTION BONUS —

**Personal Recruiting Results**  
**Exceed Expectations!**  
**— But We're Not Done Yet —**

The Personal Recruiting Production Bonus pays you cash for bringing a friend\* to Opportunity Unlimited in the Second Quarter (April-May-June) and helping them succeed. Once the recruit codes, the goal is to help them achieve all three bonus levels by the August 31 deadline.

# BONUS EXTENDED

## THROUGH SECOND QUARTER, 2012

\*Personal Recruit Definition: A Personal Recruit does not have a resume in the RMS database, nor come from other "Job Posting" scenarios, including Craig's List, Job Fairs, internet postings and similar situations. The Personal Recruit should be someone the recruiter knew previously, or may be someone recruited through "beyond the norm" efforts from stores, restaurants, walking the mall and unique events.

**CONTEST BONUS PERIOD IS JANUARY 1, 2012 - AUGUST 31, 2012**  
 All qualifiers listed achieved at least \$500 in bonus totals.



**CONTEST TOTAL BONUS PAYOUT**

**\$704,500**  
 Contest Total Bonus Qualifiers: 636

July Bonus Payout  
**\$177,750**  
 July Bonus Qualifiers: 231

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Cherie Adams	\$11,250	Jean Joseph	\$2,500	Fred Goetz	\$1,750	Tere Diamond	\$1,500
Aaron Dunlap	9,250	Natalie Linker	2,500	Alexandra Graham	1,750	Jennifer Duke	1,500
Sione Aholoka	6,750	Clera Matafai	2,500	Christopher Hintz	1,750	Robert Dunn	1,500
Sione Maumau	6,750	John McGrath	2,500	Zaid Jian	1,750	Harold Durana	1,500
Unique Hunnicutt	6,500	Ronnie Patea	2,500	Christine Judge	1,750	Christopher Earle	1,500
Ofa Tupouniua	6,500	Ransey Vazquez	2,500	James Keefer	1,750	Loretta Ekeroma	1,500
Albert Serur	5,000	Heather Beals	2,250	Sulieti Lopeti	1,750	Salafai Elisara	1,500
Va Moua	4,500	Gyad Ferguson	2,250	Adrienne Mackay	1,750	Heather English	1,500
Ofa Siasau	4,500	Uatesoni Filimoeahala	2,250	Ryan McIntosh	1,750	Debbie Ezernack	1,500
Christopher Vasu	4,500	Larry Finch	2,250	Linda Moore	1,750	Kori Firmin	1,500
Daniel Fifita	4,000	Joshua Fosnight	2,250	Roberto Nieves	1,750	Sean Flagler	1,500
Thomas Tiller	4,000	Hunter Houvener	2,250	Amanda Oden	1,750	Lawrence Forte	1,500
Joshua Cook	3,750	Theodore Lamm	2,250	Aaron Parks	1,750	Derek Franc	1,500
Matthew Diulus	3,750	James Lochar	2,250	Jeffrey Pearce	1,750	Joshua Franco	1,500
Aaron Haynes	3,750	Brandon MacDonald	2,250	Thomas Soloweyko	1,750	Georgeanne Gabriel	1,500
Debbie Moke	3,750	Arnold Pacleb	2,250	Levi Stearns	1,750	Jenna Gass	1,500
Samantha Sliger	3,750	Chad Potts	2,250	Folauhola Teepaaua	1,750	Christopher Giuffria	1,500
Mark Wyner	3,500	Alisi Sanalio	2,250	Thomas Vena	1,750	Godfrey Goodrich	1,500
Miguel Cotrina	3,250	Cynthia Schneiderman	2,250	Josh Wheeler	1,750	Terrence Graves	1,500
Rory Crockford	3,250	Dwelyn Smith	2,250	Kyle Wrobel	1,750	Jason Green	1,500
Mary Maida Fujii	3,250	Lawrence Smith	2,250	James Aalders	1,500	Luan Hajnaj	1,500
Denise Hewison	3,250	Zbigniew Stankiewicz	2,250	Giancarlo Altube	1,500	Mark Harper	1,500
Mike Hudnall	3,250	Tyler Stewart	2,250	Souleymane Bah	1,500	Kelly Hassert	1,500
Kasali Kotun	3,250	Jodi Bohdal	2,000	Amelyn Baniqued	1,500	Ernest Hatfield	1,500
Kershawn Payne	3,250	Shelly Cullen	2,000	Jeremy Barrier	1,500	Hal Herman	1,500
Amelia Ropetikilifi	3,250	Scott Davis	2,000	Anthony Batista	1,500	Brandi Hershey	1,500
Brian Welsh	3,250	Jonathan Emura	2,000	Felix Berger	1,500	Lisa Heyman	1,500
Nitesh Bhogaraju	3,000	Joseph Jensen	2,000	Jason Bratin	1,500	Lindsay Hoopes	1,500
Kenneth Greer	3,000	Timothy Ong	2,000	Michael Buenafe	1,500	Newman Hoverd	1,500
I-Perfection Harris	3,000	Antonio Reyes	2,000	Amber Burchett	1,500	Adam Huck	1,500
Timothy Kieran	3,000	Jimmy Tchen	2,000	London Burnett	1,500	Andy Jaikaran	1,500
Kyle Lewicki	3,000	Andrew Aaron	1,750	Michael Burningham	1,500	Rodney Johnson	1,500
Jamie Perse	3,000	Adeyemi Akinade	1,750	Sean Cahill	1,500	Nicole Johnson	1,500
Oscar Portillo	3,000	James Allen	1,750	Justin Carter	1,500	Robert Kanaan	1,500
David Shirley	3,000	Darwin Batista	1,750	Corey Champagne	1,500	Evan Kendall	1,500
Rachyle Stansell	3,000	Andre Bent	1,750	Rita Charles	1,500	Thomas Kijanowski	1,500
Michael Stuver	3,000	Aaron Booth	1,750	Ruth Charlesworth	1,500	Ronald Knight	1,500
Mele Tova	3,000	Dorian Brown	1,750	Jonathan Collins	1,500	Kody Kramme	1,500
Peter Tovioleuatogi	3,000	Josephine Brown	1,750	Denice Copp	1,500	Lorenzo Lamako	1,500
Leslie Ellis	2,750	Quiona Bryant	1,750	Joshua Cosentino	1,500	Thomas Lapinski	1,500
Maria Ramirez	2,750	Michael Clemente	1,750	Gretchen Crady	1,500	Jason Lassic	1,500
Patosina Winterstein	2,750	Scott Davison	1,750	Stephen Creaghan	1,500	Maria Lealailaloto	1,500
Kathleen Barnes	2,500	Juan De la Cruz	1,750	Brian Culp	1,500	Zachary Ledyard	1,500
Zachary Hart	2,500	Dustin Dunbar	1,750	Edward Davidson	1,500	Ian Lindo	1,500
Henry Ingraham	2,500	Lucky Faaititi	1,750	Joshua Davidson	1,500	Beau Locker	1,500
Daniel Johnson	2,500	Anita Ferris	1,750	Ashley Delevieuse	1,500	Caleb Longley	1,500

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Adriana Lopez	\$1,500	Nigel Crowe	\$1,000	Mark Gorman	\$750	David Riddle	\$750
Jenna Maxwell	1,500	Jack Croxall	1,000	Timothy Gray	750	David Rigney	750
Tiffany Maybray	1,500	Bryan Czerwinski	1,000	Kasie Greenwalt	750	Phillip Rigoli	750
John McCreary	1,500	Guillermo DeLaVega	1,000	Jaci Guppy	750	Sean Riley	750
Peter McEnaney	1,500	Kevin Grenoble	1,000	Johnny Gurley	750	Tilly Roebeck	750
Brandon Metzner	1,500	Ryan Hall	1,000	Alvin Hagens	750	Victor Rosario	750
David Miller	1,500	Cathy Holly	1,000	April Harmon	750	Ernest Rowe	750
Helen Miller	1,500	Tracy Lepore	1,000	Mathew Hart	750	Laurnyas Ryla	750
Emil Mohareb	1,500	Jonathan Maust	1,000	Andrew Haskins	750	Marc Salvaggi	750
Erin Moore	1,500	Arthur McDonald	1,000	Elizabeth Hayes	750	Deborah Sanchez	750
Janice Moseychuck	1,500	Fabian Mundaca	1,000	Andrew Hennick	750	Maciel Sandoval	750
Christian Napiza	1,500	Svetoslav Nedev	1,000	Abby Hermanson	750	Zachary Santino	750
Marcus Noel	1,500	Premata Pandey	1,000	Blake Higuchi	750	Lucan Schmidt	750
George Noujaim	1,500	Phyo Phyo	1,000	Trent Hilderbrand	750	Tyler Scroggin	750
Eric Powell	1,500	Scott Ramsey	1,000	Mark Hileman	750	Travis Self	750
Monty Pratt	1,500	Ali Rothbaum	1,000	Stephen Hill	750	William Shuckley	750
Felicia Price	1,500	Spencer Rowland	1,000	Lorette Hines	750	Michael Slusark	750
Syed Quadri	1,500	Vaiola Setefano	1,000	William Howard	750	Tim Smith	750
Humberto Quintero	1,500	Craig Shaw	1,000	Burnette Hughes	750	Robert Sobczakslomczew	750
Edward Ramp	1,500	Hayley Smith	1,000	Glyn Hurst	750	Taneshia Solomon	750
Yolanda Richardson	1,500	Ritia Tokahere	1,000	Kyle Istvanditsch	750	Brian Soulard	750
Robert Richman	1,500	Roger Watkins	1,000	Linda Jackson	750	Clinton Spaeth	750
Reuben Rios-Cruz	1,500	Delilah Abuosba	750	Samy Jacques	750	Natain Stam	750
David Rockway	1,500	Kory Allenbaugh	750	Shanetha Johnson	750	Colleen Stansu	750
Robert Ross	1,500	Liliana Avila	750	Daniel Johnson	750	Anthony Stephens	750
Atta Saleh	1,500	Ala Awad	750	Richard Johnson	750	Leah Stoltz	750
Brandon Schwed	1,500	Mary-Delores Ayarzagaitia	750	Roneaka Johnson	750	Ricardo Subero	750
Andrzej Sertler	1,500	Anton Babarykin	750	Christian Jones	750	Brandon Summerton	750
Marian Sertler	1,500	Nicarus Baez	750	Maria Jones	750	Kevin Talbot	750
Amr Shater	1,500	Daniel Bauer	750	Hyungjun Kae	750	Ofa Taelangli	750
Jason Siliva	1,500	Jonathan Beaird	750	Kolby Keller	750	Vaimalaala Taufu	750
Lydia Smith	1,500	Amanda Beyersdorff	750	Mir Khan	750	Randy Teyssier	750
Amy Smith	1,500	Craig Blankenship	750	Jeffrey Kleinberg	750	James Thompson	750
Craig Strompf	1,500	Joshua Boulay	750	Kyle Klipp	750	Matthew Trammel	750
Dustin Surace	1,500	Carrie Bowman	750	Tinaka Knight	750	Jasmyrn Ulberg	750
Talalelei Tanielu	1,500	Zachary Bradshaw	750	William Knoy	750	Ransey Vazquez	750
Easter Taofinuu	1,500	Paul Brown	750	Albert Lau	750	Amanda Viola	750
Jessica Tasky	1,500	Shorne Brown	750	Teaunna Lester	750	Cody Walker	750
Mohulamu Taufu	1,500	Robert Burdi	750	Crystal Lynch	750	Rodney Ward	750
Cathy Thompson	1,500	Andrew Burns	750	Matt Maday	750	Melissa Wartman	750
Eric Thompson	1,500	Candice Carstarphen	750	Steve Marker	750	Jason Wilk	750
Karina Valencia	1,500	Astrid Cartagena	750	Gina Martinez	750	Anna Williams	750
Peter Van Der Westhuizen	1,500	Matthew Cartwright	750	Brittany Martins	750	Timothy Wilson	750
Michael Vasu	1,500	Robert Chun	750	Brandon McCrea	750	Justin Wise	750
Sean Velasquez	1,500	Cameron Cimino	750	Ryan Merritt	750	Craig Wright	750
Timothy Watson	1,500	Christopher Clark	750	Dale Meyer	750	Nicholas Zangardi	750
Virgil Watson	1,500	Alana Clark	750	Carla Miller	750	Charlene Anderson	500
Bryon Welch	1,500	Kimberley Clarke	750	Marcus Moody	750	Jacob Frasier	500
Wesley Wilkinson	1,500	Michael Clint	750	Kiriraukawa Hayward	500	Michael Moore	500
Kascey Williamson	1,500	Nicole Conrad	750	Barbara Moorer	500	Andrew Helgeson	500
Rodney Wilson	1,500	Maren Conway	750	Levar Morgan	500	Serah James	500
Roosevelt Wilson	1,500	Lori Dacyk	750	Jacob Mullins	500	Taina Lamako	500
Israel Wizenfeld	1,500	Mark Danner	750	Monica Murray	500	Lona Laufahu	500
Anthony Wright	1,500	Harvey Dixon	750	Lakeytha Murray	500	Billy Northington	500
Jake Yagjian	1,500	Todd Engelson	750	Sena Neilitz	500	AshLynn Orng	500
Forest Gsell	1,250	Steven Engrav	750	Nicole Nelson	500	Scott Patterson	500
Raymond Ochoa	1,250	Ronald Esmon	750	Allyse Nicholas	500	Puhi Pivac	500
Zach Otto	1,250	Rosemarie Filippelli	750	Matt Pflueger	500	Rebecca Southey	500
Randolph Souliers	1,250	Horace Finnikin	750	Dexter Phillip	500	Eric Tsen	500
Rovie Vanhtha	1,250	Andrew Fredrick	750	Trauja Purifoy	750	Sara Welch	500
Lesina Ah Sue	1,000	Zach Frentsos	750	Ataka Reed	750		
Jennifer Bowman	1,000	Karen Gagarin	750	Jesse Remby	750		
Matthew Caternolo	1,000	Scot Gates	750	Maria Rezzo	750		





# PR LEADERSHIP ACADEMY



**Susan Fuldauer**

*Vice President of  
Public Relations Field Operations*

## PR Team Holds First Leadership Academy

### I AM EMPOWERED TO SUCCEED...

The Conference Center at Torchmark's McKinney campus welcomed 37 PR Directors and Managers for the inaugural PR Leadership Academy July 24-26. Our Leadership Academy focused on fundamental leadership development and the mechanics of PR management. The agenda was jam-packed with presentations by members of the Executive Management Team, SGA Directors, PR Directors and Home Office Support Team. We worked together on leadership development, accountability, recruiting and team building, market research and testing, and relationship building.

Team PR's newest tool, **EMPOWERED**, was unveiled. Our goal for this new tool is that Team PR be Empowered to own their opportunity and achieve success through **E**ducation, **M**otivation, **P**artnerships, **O**pportunity, **W**ork, **E**ncouragement, **R**ecognition, **E**nthusiasm and **D**edication.

Empowering PR is not just a theme. It is a culture of expectations, skill development, accountability and inspection of what is expected for quality lead generation. The PR Leadership Academy was the first step in making our PR vision a reality. With vision, we can move forward.

#### Our PR Vision:

- Empowering Team PR to work effectively within our markets, resulting in the generation of quality leads for the SGA's and their agencies.
- Reconnecting and strengthening our relationships with the SGA partners and their agencies — We Are One Team.
- Strengthening our partnerships with our member organizations through knowledge and world-class service.
- Implementing highly effective leadership and mentorship programs so we can provide the opportunity to grow in our maturity as leaders and as a PR Team.
- Returning to the basics of what we do best to ensure success that will create longevity and a career path that can last for years.

Thank you to our Agency Partners, PR Leadership Team, Home Office Support Team and Executive Management for getting us closer to our Vision. Our leaders are Inspired and Empowered to lead our team. We are ready to tackle the real work that will lead to our success.





**Mike Sheets**

Director of  
Needs Based Sales

## Clients Keep What They Know They Need

Do you have car insurance? Is it expensive? If you have an expensive car or have had one-too-many speeding tickets, it probably is. So why do you still have car insurance?

It's the same with health insurance. I find it amazing how much money some people have to pay just to have health insurance. To some, it's even more amazing that people actually do pay so much.

In both cases, it comes down to one simple thing: *you need it*. People get what they need, and they keep what they need.

With life insurance, it's no different. It's your job, as the agent, to make sure the client understands exactly *why* they need what you show them.

In fact, when clients understand exactly why they are buying what they are buying, they not only buy quickly — almost automatically — they also *keep it*. And in this business, how much you keep is equally important as how much you write.

This is exactly why the Needs-Based Laptop Presentation was created. It shows the client in simple terms what they need, compares it to how much they already have, determines the difference, and makes a recommendation on how to fill in that gap.

It's the client's story: their situation, their insurance, their income, their family's needs. It's unbiased. It makes sense. When they buy, they're buying because they understand they need it.

A majority of the challenges you face in the field, whether it's giving presentations and making sales or focusing on quality, can be overcome by the simple recognition that you are selling based on the client's own

individual needs. With the laptop, you are performing a true needs-based sale. The laptop shows them their own need, explains it in easy-to-understand videos, and shows them the exact amounts of insurance they need and will get.

Your job is to emphasize and enhance what the laptop says and shows the client. The good news is that this is not very complicated. One simple method that you can use that will help you help the client understand their own needs better is to follow the process of I – R – T.

As you may already know, IRT stands for:

Introduce Video  
Recap Need and Amount  
Tie Down

The key is the tie down. The tie down is where the client commits to understanding that they need what you just showed them. The tie down is where they agree that they need it. The sale happens at the tie down. Quality also happens at the tie down.

The more someone perceives a need for a product, the greater likelihood they have of purchasing and keeping that product. That's why we have tie-down statements placed throughout the presentation, each time you present a product to fill their needs. When you ask a tie-down question, get them to verbally say "yes." It will help them understand they truly do need what you are offering them. With an increased attention on delivering deliberate and focused tie downs, you will see your sales increase and you will be able to help more people.

When you get to the final offer screen, the client should have already made up their mind that they need what you just showed them, because you've been getting "yes" answers to your tie-down questions throughout your presentation. But the focus on the need doesn't stop there.

As you fill out the application, it's important to keep needs-based sales in mind. In my experience, a lot of things that can happen to a policy once it is written, such as a cancellation, are simply due to the fact the client forgot how much they really needed what they had. Use the solidification script at the end of the presentation.

Keep focusing on needs-based sales. If the client remembers why they have what they have, they will keep it. This means more renewals for you and a lifetime of protection and peace of mind for the client and for their family.

P.S. Don't forget to use AIL Laptop On Demand, our supplemental online multi-media training resource. You can see an entire union presentation from start to finish with insightful commentary that tells you the method and logic behind the presentation — not just *what* to do, but *why*. In addition to the videos, you'll also find other resources to help you be the best insurance professional you can be!

[www.aillaptoondemand.com](http://www.aillaptoondemand.com)

Username = [sales@ailife.com](mailto:sales@ailife.com)

Password = **LaptopNow** (case sensitive)

AMERICAN INCOME LIFE & NATIONAL INCOME LIFE  
presents

# The Tales of Doofus & Diligent

in "PAY NOW OR PAY LATER"


eApp: Tips to get it right  
the First Time


If the data you enter in the eApp is incorrect or incomplete, the policy won't get issued. If the policy doesn't get issued, it affects your eligibility to receive full commissions and prepaid advances, guaranteed advance, bonus and promotion opportunities, as well as affecting your ability to qualify for President's Club, Founder's Club, Million Dollar Club and Convention. Besides that, it could mean a needless additional trip to the applicant's home. Turn the page for things you can do up front to make sure your business gets issued quickly.




Doofus: "I can get the height/weight from the applicant's driver's license."

## Diligent: "Ask direct questions."

 **HEIGHT & WEIGHT** – Never take height/weight data from the applicant's drivers license. The information could be several years old. When the verification team calls, they will ask your applicant for current height and weight. Ask up front.


 **GENDER OF APPLICANTS** – You would be surprised how often the verification team discovers that the gender of an applicant is listed incorrectly. Most of the time, it's just a typo. But sometimes Agents assume the gender of a child based on the child's name. Names like Taylor or Riley can be male or female. Insurance rates are calculated based on gender. Don't assume.


 **PRESCRIPTION MEDICATIONS** – Often, applicants will answer "No" to the health questions, but still list medications they are taking. For example, the applicant may answer "no" to the diabetes question but list insulin among the meds he/she is taking. When asking the prescription drug question, always ask what they are taking the medication for.



Doofus: "I'll just copy the bank account numbers from this deposit slip."

## Diligent: "Pay attention to details."


 **GET THE NUMBERS RIGHT** – It is vital that you not only enter the right set of numbers, but that the numbers are then entered accurately in the eApp. Get a voided check and enter numbers directly from it when possible. If that isn't possible, get the information from their bank statement, their online bank or call the bank. Do not use a deposit slip and do not use the applicant's bank or debit card.


 **CREDIT UNION MEMBERS** – Many people who purchase insurance from us belong to credit unions. When collecting their information, make sure they are giving you their account number, not their credit union member number.




Doofus: "I haven't encountered that question before. Oh well!"

## Diligent: "Make the eApp work for you."

 **TPYOS HAPEN** – Take time to spell names and addresses correctly. Show the prospect their name in the Needs-Analysis Survey. Remember, if the name is wrong in the survey, it will auto-populate incorrectly in the eApp. Proofing your work can save amendments being required to issue the policy.

 **USE YOUR TOOLS** – The Help menu in the eApp contains tools to help you identify situations where coverage on your applicant will be rated or denied. The Height/Weight Chart shows you when coverage will be rated due to the applicant's weight. The Auto Decline/Underwriting Flash Sheet (first page of the Field Underwriting Manual) lists combinations of factors that add up to an auto decline. Familiarize yourself with how to look up medical conditions in the Field Underwriting Manual.

 **PRACTICE, PRACTICE, PRACTICE** – Use the eApp in training mode to practice writing applicants in various scenarios. Write a "clean" app (no "yes" answers or other information that would rate the coverage). Write apps where people have high blood pressure, asthma, diabetes, arrests or DUIs to help you become familiar with completing the electronic questionnaires. To use the eApp in training mode, type *eaptraining* as the User Name and use *training* as the Password.

## Mr. Diligent

RICHARD MESHULAM, VICE PRESIDENT OF QUALITY BUSINESS



### REOPEN RATHER THAN REWRITE!

If a policy doesn't clear because of an invalid bank account number, there is a simple process to reopen that application. Once you have the correct account number, complete the online form Request to Reopen and/ or Recode, which is available on CAS. This is a huge time saver, and doesn't require you to return to the applicant's home. For information on the difference between reinstatements and reopens, go to the POS section of ARC, and click *Reopen* or *Reinstatement*?

For more information about writing quality business, visit:  
[WWW.AILLAPTOPONDEMAND.COM](http://WWW.AILLAPTOPONDEMAND.COM)

[www.aillaptopondemand.com](http://www.aillaptopondemand.com)

USER NAME = [sales@ailife.com](mailto:sales@ailife.com)

PASSWORD = LaptopNow

TO VIEW THE 9-MINUTE VIDEO:

1. Click on needs-based videos
2. Click suggested close sale
3. Click 5.F. Quality of Business

# Individual Producers



**1. Alan Sedaghat**  
Surrey, BC



**2. Daniel Toshner**  
Redmond, WA



**3. Tevita Tupouniua**  
Auckland, NZ



**4. Ryan Kendl**  
Santa Rosa, CA



**5. Joshua Dishong**  
Columbus, OH



**6. Seselo Asitomani**  
Auckland, NZ



**7. Sione Maumau**  
Auckland, NZ



**8. Max Quasem**  
Los Angeles, CA



**9. Dominic Okonta**  
Flushing, NY



**10. Farid Hameditoloui**  
Las Vegas, NV



**11. Steven Stensrud**  
Calgary, AB



**12. Britton Costa**  
Pittsburgh, PA



**13. Ronald Rivera**  
Los Angeles, CA



**14. Katie Massart**  
Calgary, AB



**15. Michael Burningham**  
Boise, ID



**16. Roosevelt Jeanty**  
Plantation, FL



**17. Lily Tchen**  
Los Angeles, CA



**18. Jesusdieu Portilus**  
Miami Lakes, FL



**19. Roghie Hassan Loo**  
Toronto, ON



**20. Robert Recker**  
Pittsburgh, PA

## IceBreakers

**William MacInnes**  
Halifax, NS  
\$16,529 Net ALP  
Robert Kanaan MGA  
Imran Satti SGA

**Zachary Shanahan**  
Pittsburgh, PA  
\$16,040 Net ALP  
Thomas Vena MGA  
Simon Arias SGA

**Ofa Tavake**  
Auckland, NZ  
\$15,960 Net ALP  
Ofa Tupouniua MGA  
Steve Friedlander SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

## July Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Alan Sedaghat	\$93,626	87.0	Bobby Gujral	Altig-Orlovic	
2.	Daniel Toshner	71,548	84.2	Joshua Olin	Altig-Orlovic	
3.	Tevita Tupouniua	50,763	76.0	Ofa Tupouniua	Steve Friedlander	
4.	Ryan Kendl	40,762	82.1	Nicholas Lorence	Altig-Orlovic	
5.	Joshua Dishong	30,840	85	Zachary Hart	Surace-Smith	
6.	Seselo Asitomani	23,807	100	Ofa Tupouniua	Steve Friedlander	
7.	Sione Maumau	23,757	97	Ofa Tupouniua	Steve Friedlander	
8.	Max Quasem	23,721	90.9		Cohen-Cohen	
9.	Dominic Okonta	22,801	78.7	Syed Quadri	Theodore Pappas	
10.	Farid Hameditoloui	22,745	87	David Iriye	Altig-Orlovic	
11.	Steven Stensrud	22,549	76.8	John McGrath	Altig-Orlovic	
12.	Britton Costa	22,206	88	Matthew Diulus	Simon Arias	
13.	Ronald Rivera	21,479	82.5		Cohen-Cohen	
14.	Katie Massart	21,350	88.5	John McGrath	Altig-Orlovic	
15.	Michael Burningham	21,040	78.7	Richard Mansfield	Altig-Orlovic	
16.	Roosevelt Jeanty	20,897	75.7	Henry Ingraham	Williams-Zophin	
17.	Lily Tchen	20,145	81.3		Cohen-Cohen	
18.	Jesusdieu Portilus	19,870	74.9	Fritznel Octave	Williams-Zophin	
19.	Roghie Hassan Loo	19,760	81.1	Byron Paz	Josh Chalom	
20.	Robert Recker	19,373	100	Randy Teyssier	Simon Arias	
21.	Daniel Hanson	19,064	100.0		Chad Deley	
22.	Erez Shabtay	18,813	87.9	Cherri Xie	Altig-Orlovic	
23.	Benjamin Ainscough	18,723	73.9	Bobby Gujral	Altig-Orlovic	
24.	Dennis Munro	17,642	100.0		Steve Friedlander	
25.	Kimberly Alston	17,043	84.2	Phillip Jenkins	Slav Bitman	
26.	Lawrence Hauck	17,043	87.2		Steve Friedlander	
27.	Jonathon M Davis	16,919	95	Taneshia Solomon	Steve Greer	
28.	Mark Lomonaco	16,767	85	Michael Burningham	Altig-Orlovic	
29.	Andrew Sunkin	16,579	77.0	Ariana Jones	Theodore Pappas	
30.	William MacInnes	16,529	100	Robert Kanaan	Imran Satti	
31.	Lafi Papalii	16,445	86.5		Steve Friedlander	
32.	Bruce Tan	16,210	86.3	Christopher Clark	Altig-Orlovic	
33.	Sulieti Lopeti	16,175	99	Ofa Tupouniua	Steve Friedlander	
34.	Zachary Shanahan	16,040	92	Thomas Vena	Simon Arias	
35.	Ofa Tavake	15,960	100	Ofa Tupouniua	Steve Friedlander	
36.	Ritia Tokahere	15,947	76.4	Stephen Hill	Steve Friedlander	
37.	Todd Homer	15,756	91	Stephen Jubrey	Oldham-Bianchi	
38.	Mark Neilson	15,730	78.1	Nicholas Lorence	Altig-Orlovic	
39.	Jamie Perse	15,551	90	Matthew Parks	Surace-Smith	
40.	Vaiola Setefano	15,531	88	Simon Rolland	Steve Friedlander	
41.	Edison Arauz	15,329	92	Kevin Appasamy	Altig-Orlovic	
42.	Dean Jensen	15,198	73.4	Michael Laramie	Steve Greer	
43.	Charles Diulus	15,147	76.6	Matthew Diulus	Simon Arias	
44.	Casey Sperzel	15,022	69.9	James Allen	Travis Moody	
45.	Samson Adelufosi	15,017	75.9		Giglione-Ackerman	
46.	Ivan Zeledonberrios	14,953	97	David Thornton	Altig-Orlovic	
47.	Mevla Hasan	14,945	95	Jason Bratin	Theodore Pappas	
48.	Bradley Weigand	14,941	89.4	Bradley Weigand	Surace-Smith	
49.	Karen McQuoid	14,780	85.7		Steve Friedlander	
50.	Luke Marlowe	14,593	100	Brian Welsh	Simon Arias	

ALL TIME RECORD: ALAN SEDAGHAT \$93,626 Net ALP **HOT NEW RECORD**

## YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Alan Sedaghat	\$331,772	87.0	Bobby Gujral	Altig-Orlovic	
*2.	Daniel Toshner	189,383	84.2	Joshua Olin	Altig-Orlovic	
*3.	Jesusdieu Portilus	156,677	74.9	Fritznel Octave	Williams-Zophin	
*4.	Katie Massart	137,130	88.5	John McGrath	Altig-Orlovic	
*5.	Max Quasem	136,896	90.9		Cohen-Cohen	
*6.	Lily Tchen	136,240	81.3		Cohen-Cohen	
*7.	Joshua Dishong	129,782	85	Zachary Hart	Surace-Smith	
*8.	Tevita Tupouniua	129,019	76.0	Ofa Tupouniua	Steve Friedlander	
*9.	Roghie Hassan Loo	116,615	81.1	Byron Paz	Josh Chalom	
*10.	Ryan Kendl	115,976	82.1	Nicholas Lorence	Altig-Orlovic	
11.	Tone Munro	114,068	83.0		Steve Friedlander	
12.	Richard Luzaich	110,400	91.1		Altig-Orlovic	
13.	Michael Burningham	109,270	78.7	Richard Mansfield	Altig-Orlovic	
14.	Roosevelt Jeanty	109,241	75.7	Henry Ingraham	Williams-Zophin	
15.	Amy Shui	103,527	91.2		Giglione-Ackerman	
16.	Samvel Tigranyan	102,945	83.3	Erik Graham	Cohen-Cohen	
17.	Ronald Rivera	101,954	82.5		Cohen-Cohen	
18.	Maijargal Sukhbaatar	100,838	90.2		Samuel Lasala	
19.	Sathnarine Kumar	98,613	81	Noel Rose	Williams-Zophin	
20.	Erez Shabtay	96,072	87.9	Cherri Xie	Altig-Orlovic	
21.	Bruce Tan	93,737	86.3	Christopher Clark	Altig-Orlovic	
22.	Robert Richman	91,138	80	Matthew Parks	Surace-Smith	
23.	Joey Kennedy	86,860	79.5	Ryan Stenglein	Altig-Orlovic	
24.	Michael Stuver	86,310	87	Zachary Hart	Surace-Smith	
25.	Farid Hameditoloui	84,333	87	David Iriye	Altig-Orlovic	
26.	Mark Neilson	83,949	78.1	Nicholas Lorence	Altig-Orlovic	
27.	Mauselie Dor	83,909	81.3	Fritznel Octave	Williams-Zophin	
28.	Casey Sperzel	83,874	69.9	James Allen	Travis Moody	
29.	Justin Germany	83,279	81.8	Justin Germany	Dan Rubio	
30.	Matt Flores	83,097	77.4	Matt Flores	Jatoft-Foti	
31.	Brock Lampe	82,163	83.5		Tiffany Roland	
32.	Lee Jeffers	80,013	95.5	John McGrath	Altig-Orlovic	
33.	Dominic Okonta	79,974	78.7	Syed Quadri	Theodore Pappas	
34.	Gabriel Feldmann	78,764	86.4		Brandon Cooley	
35.	Andrew Sunkin	78,206	77.0	Ariana Jones	Theodore Pappas	
36.	Samson Adelufosi	78,154	75.9		Giglione-Ackerman	
37.	Timothy Cruise	77,856	73.4		Altig-Orlovic	
38.	Denise Hewison	77,140	89	Zachary Hart	Surace-Smith	
39.	Jean Joseph	77,109	90	Adeyemi Akinade	Williams-Zophin	
40.	Mark Bleier	77,051	79.5	Rebecca Klebsch	Chris Hernandez	
41.	Michael Schumacher	76,171	87.6	Thomas Vena	Simon Arias	
42.	Ross Ewen	75,666	75.8		Scott Rehberg	
43.	Dustin Dunbar	75,058	87.9		Alt-Orl-Venekamp	
44.	Faleuseni Maumau	73,902	95	Ofa Tupouniua	Steve Friedlander	
45.	Deborah Steele	73,785	81.5	Leon Thompson	Altig-Orlovic-Hay	
46.	Laura Thornton	73,681	83.1	Matthew Parks	Surace-Smith	
47.	Bradley Weigand	73,635	89.4	Bradley Weigand	Surace-Smith	
48.	Corey Lavigne	73,280	82.4		Eric Cochran	
49.	Kelly Roschbach	72,886	86	Samuel Cohen	Frederick Hadayia	
50.	Yevgeniy Kashkin	72,262	89.6	Bobby Gujral	Altig-Orlovic	

ALL TIME RECORD: TONE MUNRO \$477,360 Net ALP

## Supervising Agents



1. **Josh Wheeler**  
Columbus, OH



2. **Ashley Wenning**  
Toledo, OH



3. **Keith Coscia**  
Cincinnati, OH



4. **Ronnie Patea**  
Auckland, NZ



5. **Denise Hewison**  
Columbus, OH

### July Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	<b>Josh Wheeler</b>	\$47,581	\$47,581		84.3	Robert Dunn	Surace-Smith
2.	<b>Ashley Wenning</b>	44,429	51,483		82.1	Daniel Hartwig	Surace-Smith
3.	<b>Keith Coscia</b>	40,227	40,071	85		Darron Hacker	Surace-Smith
4.	<b>Ronnie Patea</b>	38,990	42,452	96		Taina Lameko	Steve Friedlander
5.	<b>Denise Hewison</b>	36,852	41,378	89		Zachary Hart	Surace-Smith
6.	Zachary Frentsos	34,970	34,380	93		Robert Dunn	Surace-Smith
7.	Carissa Van Wagenen	32,405	42,689		73.9	Andrea Nichols	Oldham-Bianchi
8.	Sione Maumau	32,369	55,427	97		Ofa Tupouniua	Steve Friedlander
9.	Sokol Fazliu	31,782	33,828		75.3	James Keefer	Simon Arias
10.	Hector Carrillo	30,398	33,797	90		Corey Neff	Brandon Cooley

ALL TIME RECORD: \$286,210 1st Six Mo Agt

ALL TIME RECORD: \$286,210 Net ALP

### YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	<b>Josh Wheeler</b>	\$176,023	\$186,784		84.3	Robert Dunn	Surace-Smith
2.	Edward Atkinson	168,925	190,440		83.7	Elias Hazen	Surace-Smith
3.	Katie Shugert	157,052	192,688		73.1	Matthew Parks	Surace-Smith
4.	Denise Hewison	154,021	194,296	89		Zachary Hart	Surace-Smith
5.	Nicholas Moore	147,704	282,204		75.0	Stephen Jubrey	Oldham-Bianchi
6.	Miguel Cotrina	143,678	148,930	96		Sara Welch	Steve Friedlander
7.	Kyle Lewicki	133,758	162,672	80		Mathew Hart	Surace-Smith
8.	Adam Huck	127,156	138,195		88.8	Zachary Hart	Surace-Smith
9.	Keith Coscia	119,341	148,242	85		Darron Hacker	Surace-Smith
10.	Ashley Wenning	119,043	179,381		82.1	Daniel Hartwig	Surace-Smith

ALL TIME RECORD: \$653,097 1st Six Mo Agt

ALL TIME RECORD: \$959,675 Net ALP

## General Agents



1. **Tevita Tupouniua**  
Auckland, NZ



2. **Alexander Dorey**  
Halifax, NS



3. **David Guzman**  
Columbus, OH



4. **London Burnett**  
Cleveland, OH



5. **Elaine Kulawiak**  
Rochester, NY



6. **Michael Romeo**  
Rochester, NY



7. **Anthony Theriault**  
Columbus, OH



8. **Matthew Conrad**  
Cleveland, OH



9. **William Myatt**  
Phoenix, AZ



10. **Michael Logue**  
Pittsburgh, PA

### July Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	<b>Tevita Tupouniua</b>	\$140,852	\$216,484		77.4	Ofa Tupouniua	Steve Friedlander
2.	<b>Alexander Dorey</b>	87,508	86,784		72.7	Robert Kanaan	Imran Satti
3.	<b>David Guzman</b>	82,103	111,810	87		Zachary Hart	Surace-Smith
4.	<b>London Burnett</b>	70,943	99,175		74.8	Mathew Hart	Surace-Smith
5.	<b>Elaine Kulawiak</b>	65,659	87,726		73.7	Andrea Nichols	Oldham-Bianchi
6.	<b>Michael Romeo</b>	64,875	106,278		75.3	Stephen Jubrey	Oldham-Bianchi
7.	<b>Anthony Theriault</b>	64,461	75,473		76.0	Zachary Hart	Surace-Smith
8.	<b>Matthew Conrad</b>	61,787	84,727		81.1	Matthew Parks	Surace-Smith
9.	<b>William Myatt</b>	61,214	63,961	87		Chad Panzer	Brandon Cooley
10.	<b>Michael J. Logue</b>	56,995	74,031		75.8	James Keefer	Simon Arias
11.	Zachary Santino	56,773	74,767		79.7	Stephen Jubrey	Oldham-Bianchi
12.	Eric Ebbitt	55,247	72,986		77.3	Matthew Diulus	Simon Arias
13.	Kevin Holtz	51,844	61,905		74.1	Nicholas Zangardi	Surace-Smith
14.	Lydia Smith	50,850	50,850	95		Sean O'Reilly	Cunningham-Weatherspoon
15.	Charles Diulus	50,317	69,558	87		Matthew Diulus	Simon Arias
16.	Albert Serur	50,151	54,785	91		Thomas Vena	Simon Arias
17.	Ashley Delevieuse	49,103	54,640		78.8	George Noujaim	Philip Prata
18.	John Napiza	43,412	50,449	91		Doreen Ryan-Foti	Jatof-Foti
19.	Tyler Stewart	40,966	52,274		83.8	Justin Adams	Simon Arias
20.	Daniel Walton	40,487	52,753		81.2	Zachary Hart	Surace-Smith

ALL TIME RECORD: \$441,104 1st Six Mo Agt

ALL TIME RECORD: \$624,474 Net ALP

### YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	<b>Matthew Conrad</b>	\$382,353	\$576,842		81.1	Matthew Parks	Surace-Smith
*2.	<b>David Guzman</b>	369,943	420,993	87		Zachary Hart	Surace-Smith
*3.	<b>Nicole Johnson</b>	369,477	561,374		72.3	Matthew Parks	Surace-Smith
*4.	<b>Michael Romeo</b>	367,507	729,733		75.3	Stephen Jubrey	Oldham-Bianchi
*5.	<b>Louis Glogaia</b>	328,777	425,691	91		Syed Quadri	Theodore Pappas
6.	Alexander Dorey	309,957	381,448		72.7	Robert Kanaan	Imran Satti
7.	Zachary Santino	280,167	373,506		79.7	Stephen Jubrey	Oldham-Bianchi
8.	Elaine Kulawiak	271,872	410,958		73.7	Andrea Nichols	Oldham-Bianchi
9.	Anthony Theriault	267,832	351,543		76.0	Zachary Hart	Surace-Smith
10.	Lynda Gleeson	256,574	270,281	84			Bob Olson
11.	Christopher Newman	254,764	320,136		72.7	Mathew Hart	Surace-Smith
12.	Kevin Holtz	254,203	360,333		74.1	Nicholas Zangardi	Surace-Smith
13.	London Burnett	225,566	335,275		74.8	Mathew Hart	Surace-Smith
14.	Tevita Tupouniua	218,288	380,791		77.4	Ofa Tupouniua	Steve Friedlander
15.	Vatapuia Vavau	214,725	256,421		80.5	Lucky Faaitiiti	Steve Friedlander
16.	Debbie Moke	212,870	282,276		75.1	Simon Rolland	Steve Friedlander
17.	Jessica Tasky	207,463	229,643	88		Justin Adams	Simon Arias
18.	Aaron Haynes	207,211	249,990	83		Justin Adams	Simon Arias
19.	Timothy Wilson	204,417	212,710		70.8	Ryan Wilson	Philip Prata
20.	Michael J. Logue	203,183	347,795		75.8	James Keefer	Simon Arias

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt

ALL TIME RECORD: \$2,262,883 Net ALP

## Master General Agents



1. **Zachary Hart**  
Columbus, OH



2. **Justin Adams**  
Pittsburgh, PA



3. **Ofa Tupouniua**  
Auckland, NZ



4. **Stephen Jubrey**  
Rochester, NY



5. **Matthew Diulus**  
Pittsburgh, PA



6. **Jason Bratin**  
Flushing, NY



7. **Matthew Parks**  
Cleveland, OH



8. **Stephen Hill**  
Auckland, NZ



9. **Andrea Nichols**  
Rochester, NY



10. **Robert Kanaan**  
Halifax, NS

### July Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Zachary Hart	\$201,210	\$288,865		75.5	Surace-Smith
2.	Justin Adams	164,939	214,302		74.6	Simon Arias
3.	Ofa Tupouniua	163,416	243,138		70.0	Steve Friedlander
4.	Stephen Jubrey	162,471	267,474		78.8	Oldham-Bianchi
5.	Matthew Diulus	160,159	233,701		71.8	Simon Arias
6.	Jason Bratin	114,057	189,756		70.7	Theodore Pappas
7.	Matthew Parks	102,745	178,938		77.0	Surace-Smith
8.	Stephen Hill	95,537	165,879		72.6	Steve Friedlander
9.	Andrea Nichols	94,859	131,099		73.5	Oldham-Bianchi
10.	Robert Kanaan	87,703	102,231		73.0	Imran Satti
11.	Doreen Ryan-Foti	84,859	273,090		72.4	Jatoff-Foti
12.	Mark Wyner	84,358	96,509		69.0	Sabrina Lloyd
13.	Robert Dunn	82,946	107,551		86.0	Surace-Smith
14.	Mathew Hart	81,039	170,047		74.1	Surace-Smith
15.	Daniel Hartwig	73,672	126,187		77.4	Surace-Smith
16.	Nigel Crowe	68,826	83,987		77.6	Williams-Zophin
17.	Nicholas Zangardi	68,202	91,039		73.8	Surace-Smith
18.	James Keefer	67,792	89,044		76.5	Simon Arias
19.	Richard Barbour	66,162	82,302		81.6	Steven Greer
20.	Samuel Cohen	63,461	111,640		73.6	Fred Hadayia

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

### YTD Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Zachary Hart	\$1,130,945	\$1,547,430		75.5	Surace-Smith
*2.	Justin Adams	831,421	1,068,781		74.6	Simon Arias
*3.	Matthew Parks	812,656	1,277,305		77.0	Surace-Smith
*4.	Mathew Hart	706,409	1,014,648		74.1	Surace-Smith
*5.	Jason Bratin	680,608	1,041,512		70.7	Theodore Pappas
6.	Ofa Tupouniua	609,705	852,594		70.0	Steve Friedlander
7.	Matthew Diulus	598,768	871,857		71.8	Simon Arias
8.	Stephen Jubrey	588,485	1,102,314		78.8	Oldham-Bianchi
9.	Samuel Cohen	506,385	925,999		73.6	Fred Hadayia
10.	Stephen Hill	499,795	931,799		72.6	Steve Friedlander
11.	Andrea Nichols	468,634	714,534		73.5	Oldham-Bianchi
12.	Elias Hazen	431,727	622,447		78.0	Surace-Smith
13.	Randy Teyssier	417,800	599,401		70.8	Simon Arias
14.	Matt Turnquist	409,826	548,382		77.9	Richard Correa
15.	Mark Wyner	409,680	464,739		69.0	Sabrina Lloyd
16.	Robert Kanaan	406,862	546,004		73.0	Imran Satti
17.	Brian Welsh	384,102	531,550		71.2	Simon Arias
18.	Sara Welch	378,174	504,630		80.3	Steve Friedlander
19.	Robert Dunn	377,844	530,603		86.0	Surace-Smith
20.	Doreen Ryan-Foti	370,680	1,231,307		72.4	Jatoff-Foti

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

## Regional General Agents



1. **Patrick Bendure**  
Columbus, OH



2. **Thomas Vena**  
Pittsburgh, PA



3. **Michael Vasu**  
Cleveland, OH



4. **Brett Gryska**  
Rochester, NY



5. **Justin Adams**  
Pittsburgh, PA

### July Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Patrick Bendure	\$460,930	\$661,006		75.8	Surace-Smith
2.	Thomas Vena	438,063	598,127		73.6	Simon Arias
3.	Michael Vasu	336,089	579,589		75.4	Surace-Smith
4.	Brett Gryska	306,143	488,473		75.5	Oldham-Bianchi
5.	Justin Adams	284,292	394,562		73.7	Simon Arias
6.	Paul Kelly	250,820	353,994	97		Steve Friedlander
7.	Stephen Hill	222,359	321,755		76.0	Steve Friedlander
8.	Bo Gentile	219,411	330,849		72.4	Williams-Zophin
9.	Stephen Jubrey	168,127	268,934		77.2	Oldham-Bianchi
10.	Robert Janev	159,253	187,727	82		Sabrina Lloyd

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

### YTD Production

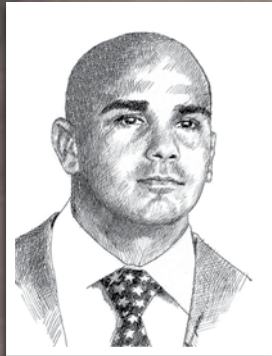
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Patrick Bendure	\$2,530,796	\$3,672,553		75.8	Surace-Smith
*2.	Michael Vasu	2,420,099	3,749,363		75.4	Surace-Smith
3.	Thomas Vena	2,354,590	3,462,557		73.6	Simon Arias
4.	Justin Adams	1,698,312	2,368,089		73.7	Simon Arias
5.	Bo Gentile	1,687,469	2,736,590		72.4	Williams-Zophin
6.	Brett Gryska	1,412,156	2,523,514		75.5	Oldham-Bianchi
7.	Stephen Hill	1,361,220	2,005,728		76.0	Steve Friedlander
8.	Samuel Cohen	1,036,042	1,692,732		74.5	Fred Hadayia
9.	Stephen Jubrey	896,767	1,727,223		77.2	Oldham-Bianchi
10.	Robert Janev	874,212	1,029,463	82		Sabrina Lloyd

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

# State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



**Simon Arias**  
CATEGORY I



**Theodore Pappas**  
CATEGORY II



**Steve Greer**  
CATEGORY III



**Slav Bitman**  
CATEGORY IV



**Sabrina Lloyd**  
CATEGORY V



**Brandon Cooley**  
CATEGORY VI



**Philip Prata**  
CATEGORY VII



**Jeremy Welch**  
CATEGORY VIII



**James Cunningham & Jamison Weatherspoon**

Net ALP \$150,969



**Jason Adamo**

Net ALP \$50,789

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

## July

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	<b>Simon Arias</b>		74.1	<b>\$746,601</b>	<b>\$347,000</b>	<b>215</b>	<b>104</b>	<b>319</b>
	Surace-Smith		76.7	797,035	510,000	156	41	198
	Oldham-Bianchi		75.4	384,786	282,000	136	14	150
	Steve Friedlander		70.7	687,829	650,000	106	28	134
	Williams-Zophin		74.9	219,412	225,000	98	77	175
	Altig-Orlovic		77.4	844,276	1,030,000	82	36	118
II	<b>Theodore Pappas</b>		72.1	<b>\$254,929</b>	<b>\$217,000</b>	<b>117</b>	<b>67</b>	<b>185</b>
	Fred Hadayia		74.5	173,217	158,000	110	20	129
	Richard Correa	85		170,586	158,000	108	14	122
	Giglione-Ackerman		75.6	186,200	185,000	101	31	132
	Bob Olson		76.4	156,190	182,000	86	22	108
III	<b>Steve Greer</b>		75.8	<b>\$211,729</b>	<b>\$139,000</b>	<b>152</b>	<b>75</b>	<b>227</b>
	Matt Henderson		74.0	148,991	139,000	107	75	182
IV	<b>Slav Bitman</b>		75.5	<b>\$112,980</b>	<b>\$113,000</b>	<b>100</b>	<b>95</b>	<b>195</b>
V	<b>Sabrina Lloyd</b>		70.6	<b>\$159,254</b>	<b>\$104,000</b>	<b>153</b>	<b>161</b>	<b>314</b>
	Joseph Diecedue		75.5	107,852	104,000	104	12	115
	Cindy Furer		75.4	\$105,864	104,000	102	10	111
VI	<b>Brandon Cooley</b>	86		<b>\$168,217</b>	<b>\$143,000</b>	<b>118</b>	<b>121</b>	<b>239</b>
VII	<b>Philip Prata</b>		75.1	<b>\$104,743</b>	<b>\$80,000</b>	<b>131</b>	<b>38</b>	<b>169</b>
VIII	<b>Jeremy Welch</b>		74.3	<b>\$97,139</b>	<b>\$70,000</b>	<b>139</b>	<b>122</b>	<b>260</b>

## YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	<b>Simon Arias</b>		74.1	<b>\$4,360,783</b>	<b>\$2,429,000</b>	<b>180</b>	<b>98</b>	<b>278</b>
	Surace-Smith		76.7	4,947,268	3,570,000	139	42	181
	Oldham-Bianchi		75.4	2,291,645	1,974,000	116	37	153
	Williams-Zophin		74.9	1,677,715	1,575,000	107	62	168
II	<b>Fred Hadayia</b>		74.5	<b>\$1,222,121</b>	<b>\$1,106,000</b>	<b>110</b>	<b>14</b>	<b>124</b>
	Theodore Pappas		72.1	1,644,643	1,519,000	108	34	143
	Bob Olson		76.4	1,242,520	1,274,000	98	19	117
	Giglione-Ackerman		75.6	1,061,667	1,295,000	82	12	94
III	<b>Steve Greer</b>		75.8	<b>\$1,324,228</b>	<b>\$973,000</b>	<b>136</b>	<b>44</b>	<b>180</b>
	Matt Henderson		74.0	1,031,215	973,000	106	72	178
	Chris Hernandez	85		771,525	871,000	89	10	99
IV	<b>Slav Bitman</b>		75.5	<b>\$922,585</b>	<b>\$791,000</b>	<b>117</b>	<b>104</b>	<b>220</b>
V	<b>Sabrina Lloyd</b>		70.6	<b>\$879,136</b>	<b>\$728,000</b>	<b>121</b>	<b>92</b>	<b>212</b>
	Joseph Diecedue		75.5	748,157	728,000	103	30	133
VI	<b>Brandon Cooley</b>	86		<b>\$917,073</b>	<b>\$893,000</b>	<b>103</b>	<b>81</b>	<b>184</b>
VII	<b>Philip Prata</b>		75.1	<b>\$554,775</b>	<b>\$560,000</b>	<b>99</b>	<b>38</b>	<b>137</b>
VIII	<b>Jeremy Welch</b>		74.3	<b>\$549,541</b>	<b>\$490,000</b>	<b>112</b>	<b>69</b>	<b>181</b>

## July

Category	Name	Net to Gross	Retention	Net ALP
Rookie	<b>Cunningham-Weatherspoon</b>		76.3	<b>\$150,969</b>
	Alex Roland		77.5	113,286
	Dorian Oldham		75.1	99,643
	Kevin Davis		70.5	83,852
	James Bailey		72.0	40,893
Start-Up	<b>Jason Adamo</b>		73.9	<b>\$50,789</b>
	Javier Sandoval	81		28,424
	Samantha Chui	88		36,650

## YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	<b>Cunningham-Weatherspoon</b>		76.3	<b>\$874,631</b>
	Alex Roland		77.5	846,790
	Dorian Oldham		75.1	718,279
	Kevin Davis		70.5	536,357
	James Bailey		72.0	329,299
Start-Up	<b>Jason Adamo</b>		73.9	<b>\$56,573</b>
	Samantha Chui	88		32,064
	Javier Sandoval	81		35,949

# Public Relations



**1. Michelle Baxter**  
CATEGORY I  
Indianapolis, IN



**2. Mark Gagliardi**  
CATEGORY I  
Oakley, CA



**1. Robin Andrade**  
CATEGORY II  
Malden, MA



**2. Jessica Ingerick**  
CATEGORY II  
Arlington, VA



**1. Mario Soljan**  
CATEGORY III  
Auckland, NZ



**2. Katherine Kidder**  
CATEGORY III  
Pittsburgh, PA



**1. Anna Guido-Rohrer**  
CATEGORY IV  
Dayton, OH



**2. Dion Dizon**  
CATEGORY IV  
Kapolei, HI



**1. Elizabeth Reyer-Corley**  
Lumberton, MS



**1. Dion Dizon**  
Kapolei, HI



**1. Michelle Baxter**  
Indianapolis, IN

Public Relations categories are as follows:  

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2011 Hire Date

ICEBREAKER: Reps with 2012 Hire Date

PR MANAGER: Points earned based on overall growth for respective territories and percentage of Manager's team earning a monthly PR Bonus. If there is a tie for points earned, Top Manager determined by who has highest growth percentage.

## July Production

Category	Rank	Name	Production in Cards	Manager
I	1.	<b>Michelle Baxter</b>	3,061	IN / Denise Gilbert
	2.	<b>Mark Gagliardi</b>	1,514	NorCA & Reno / Chuck Hill
	3.	Fran Christie	1,476	BC / Sean Lockrem
	4.	Rona Pileggi Spano	1,383	Chicago / Dawn Trudden
	5.	Brenda Di Somma	1,341	NJ / Brian Ryan
II	1.	<b>Robin Andrade</b>	2,065	Mass & RI / Susan Kelleher
	2.	<b>Jessica Ingerick</b>	1,707	MD & DC / Laurie Onasch
	3.	Timothy Leary	1,408	NY State / J T Tasker
	4.	Erica Dalager	1,148	MN / Laurie Onasch
	5.	David Scalisi	941	NY State / J T Tasker
III	1.	<b>Mario Soljan</b>	3,913	NZ / Steve Friedlander
	2.	<b>Katherine Kidder</b>	3,433	PA / Denise Gilbert
	3.	Shad Henderson	2,961	IN / Michelle Baxter
	4.	Amanda Cross	1,351	KY / Michelle Baxter
	5.	Lou Nell Busby	1,308	KY / Michelle Baxter
IV	1.	<b>Anna Guido-Rohrer</b>	3,129	Southern OH / Michelle Baxter
	2.	<b>Dion Dizon</b>	3,026	HI / Daryl Barnett
	3.	Ken Altizer	2,393	WV / Michelle Baxter
	4.	Elizabeth Reyer-Corley	1,299	MS / Cynthia Cleary
	5.	Sarah Dufrechou	1,067	AR / Beth Farm
Rookie	1.	<b>Elizabeth Reyer-Corley</b>	1,299	MS / Cynthia Cleary
IceBreaker	1.	<b>Dion Dizon</b>	3,026	HI / Daryl Barnett

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

## YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	<b>Malka Arony</b>	19,519	AZ / Tim Farr
	*2.	<b>Mark Gagliardi</b>	16,087	NorCA & Reno / Chuck Hill
	3.	Brenda Di Somma	14,795	NJ / Brian Ryan
	4.	Rona Pileggi Spano	14,230	Chicago / Dawn Trudden
	5.	Gabriela Berloni	12,822	ON / Jacqueline deVooght
II	*1.	<b>Robin Andrade</b>	15,213	MA & RI / Susan Kelleher
	*2.	<b>Erica Dalager</b>	7,606	MN / Laurie Onasch
	3.	J T Tasker	7,436	NY State / Billy Sauers
	4.	David Scalisi	7,387	NY State / J T Tasker
	5.	Brett Hulme	6,172	GA / John Keliher
III	*1.	<b>Tamara Williams</b>	9,731	IN / Michelle Baxter
	*2.	<b>Katherine Kidder</b>	9,557	PA / Denise Gilbert
	3.	Mario Soljan	8,691	NZ / Steve Friedlander
	4.	Julia DiBartolomeo	8,345	AZ / Malka Arony
	5.	Amanda Cross	5,564	KY / Michelle Baxter
IV	*1.	<b>Ken Altizer</b>	13,216	WV / Michelle Baxter
	*2.	<b>Paul Winslow</b>	10,465	St Louis / Cindy Cleary
	3.	Shane Knowles	8,945	ME & NH / Susan Kelleher
	4.	Jacqueline Lowe	7,536	AB / Jacqueline deVooght
	5.	Darrell Dorey	7,105	Maritimes / Debbie Enstedt

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

## PR Managers

July Results			
Rank	Name	Points Earned	Director
1.	<b>Michelle Baxter</b>	10	Denise Gilbert
2.	<b>Jessica Ingerick</b>	10	Laurie Onasch
3.	<b>Susan Kelleher</b>	10	Laurie Onasch
4.	Erica Dalager	10	Laurie Onasch
5.	Carmella Blitch	10	Billy Sauers

YTD Results			
Rank	Name	Points Earned	Director
*1.	<b>Jacqueline deVooght</b>	66	Debbie Enstedt
*2.	<b>Susan Kelleher</b>	62	Laurie Onasch
*3.	<b>Cindy Cleary</b>	57	Patti Morgan
4.	Dawn Trudden	53	Denise Gilbert
5.	Chuck Hill	50	Susan Fuldauer

## Congratulations to our July Bonus Earners!

Sue Akers	Jerry Hartnett	Cas Robinson
Marlene Alen	Jenny Hearn	Irene Rurycz
Ken Altizer	Shad Henderson	David Scalisi
Robin Andrade	Krissa Hensley	Nicole Schneider
William Bell	Chuck Hill	Crystal Senour
Gabriela Berloni	Brett Hulme	John Smyth
C J Briggie	Sandra Knapp	Mario Soljan
Lou Nell Busby	Shane Knowles	Rona Spano
Fran Christie	Marilyn Kohlhas	Donald Spohn
Cheryl Cook	Michelle Korb	Jennifer Sprout
Amanda Cross	Donna LaMontagna	Christina Stableford
Julia DiBartolomeo	Timothy Leary	Cynthia Syvanych
Brenda Di Somma	Tracy Little	Leo VanDenBussche
Sarah Dufrechou	Jacqueline Lowe	Bill Verbeten
Vivian Dwyer	Larry Lozano	Lisa Verlander
George Farenthold	Edward Matwawana	John Wagner
Mark Gagliardi	Erin McKee	Al Wall
Susan Gilbert	Pater Nielsen	Bernard Weaver
Rosanna Gill	Steven Orcheron	Tamara Williams
Laurie Gruber	Kathleen Pappas	Jenny Williams
Anna Guido-Rohrer	Elizabeth Reyer-Corley	Paul Winslow
Holland Harriss	Maureen Roberts	



BONUS

# World's Greatest Bonus

\$1,457,083

TOTAL

TOP  
10

Qualifier	Amount	SGA	Qualifier	Amount	SGA
Alan Sedaghat	\$17,011	Altig-Orlovic	Erez Shabtay	\$4,024	Altig-Orlovic
Daniel Toshner	12,798	Altig-Orlovic	Dominic Okonta	3,934	Theodore Pappas
Ryan Kendl	6,949	Altig-Orlovic	Roghie Hassan Loo	3,847	Josh Chalom
Joshua Dishong	5,866	Surace-Smith	Katie Massart	3,727	Altig-Orlovic
Max Quasem	4,708	Cohen-Cohen	Roosevelt Jeanty	3,551	Williams-Zophin

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ronald Rivera	\$3,471	John Geha	\$2,121	Nicolas Ullmann	\$1,721	Carolyn Havens	\$1,540	Kyle Mafriaci	\$1,407
Richard Luzaich	3,258	Dustin Dunbar	2,096	Scott Florin	1,719	Curt Snow	1,534	Gabrielle Harris	1,406
Karen McQuoid	3,206	Kimberly Alston	2,092	Rajeev Arora	1,718	Jonathan Kitzmiller	1,525	Stephanie Novel	1,405
Seselo Asitomani	3,127	Ross Ewen	2,082	Alisa McRae	1,706	Micah Focken	1,522	Les Swain	1,404
Joey Kennedy	3,120	Timothy Cruise	2,080	Belinda Rodriguez	1,706	Roberto Nieves	1,517	Bunty Marino-Hona	1,404
Lily Tehen	3,094	Kevin Grenoble	2,033	Robert Richman	1,694	Meakie Grice	1,516	Mevla Hasan	1,385
Mark Bleier	3,050	Benjamin Rexroth	2,022	Eric Ebbitt	1,693	Kendra Orng	1,515	Robert Taraska	1,377
Samson Adelufosi	3,017	Lora Beronja	2,011	Matt Flores	1,692	Paramjit Sangha	1,513	Chad Davis	1,374
Farid Hameditoloui	3,003	Freida Yakubov	1,990	Shawna Rocklein	1,676	Violetta Goldman	1,504	Brian Gilmore	1,372
Dean Jensen	2,952	Jayshreeben Patel	1,972	Jonathon M Davis	1,673	Odilia Goulart	1,493	Twalya Alexander	1,372
Herivelto Pereira	2,934	Leuasa Ainoa	1,961	Ian Allport	1,672	Karolina Debek	1,487	Brian Mitchell	1,367
Casey Sperzel	2,836	Scott Hanna	1,960	Peter Hudousek	1,656	Derrick Wright	1,486	Jeffrey Pearce	1,366
Michael Burningham	2,808	Todd Harding	1,951	Penny Reineck	1,653	Lona Naufahu	1,484	Leah Hicks	1,365
Erica Kelley	2,756	Nina Dolman	1,939	Jeffrey MacBain	1,650	Chad McLaughlin	1,480	Leah Stoltz	1,364
Justin Germany	2,719	Jennifer Holliday	1,938	Lleison Martinez	1,646	Michael Brooks	1,478	Jamie Perse	1,361
Bruce Tan	2,704	Maijargal Sukhbaatar	1,937	Trevor Mayer	1,637	Neit Ojeda	1,477	Cassandra Dunn	1,360
Connie Reichard	2,690	Bradley Weigand	1,936	Anthony Sava	1,632	Eduardo Gomez	1,475	Annette Currie	1,360
Benjamin Ainscough	2,674	Maren Conway	1,923	Linda Byas	1,623	Brittany Knight	1,474	Paul Basek	1,355
Lawrence Hauck	2,628	Shannon Neville	1,917	Brandon Marshall	1,617	Andrew Sunkin	1,473	Sathnarine Kumar	1,354
Steve Marker	2,613	Robert Ulreich	1,903	Steven Sparkes	1,615	Cheryl Rodriguez	1,471	Drew Stimml	1,353
Maxx Schumann	2,583	Elizabeth Conley	1,899	Louis Anderson	1,596	Bernadette Casciato	1,468	David Norman	1,351
Britton Costa	2,542	Jessica Rights	1,871	Ryan Gorman	1,596	Christian Ortiz	1,468	Antonio Bond	1,350
Ritia Tokahere	2,471	Kevin Haines	1,862	Kelvin Fernandez	1,591	Lesina Ah Sue	1,465	Eran Walters	1,346
Angela Waller	2,469	Robert Recker	1,862	Michael Stevens	1,591	Ryan Polz	1,465	Floyd Musgrave	1,342
Amy Shui	2,452	George Babish	1,855	Sally Wilson	1,583	Karen Sessing	1,465	Maria Esposito	1,335
Cherri Xie	2,430	Jinzhou Zhao	1,850	Joshua Witt	1,583	Matthew Foster	1,464	Samvel Tigranyan	1,333
Todd Homer	2,387	Chad Lough	1,834	Yolette Mompoin	1,581	Andy Jaikaran	1,462	Shana Allmacher	1,329
Vakhtang Nazaryan	2,378	Michael Johansen	1,827	Amelia Ropetikilifi	1,580	Dmitry Kurbatov	1,461	Dianne Iverglynne	1,328
William MacInnes	2,367	Vaiola Setefano	1,816	Marcus Howard	1,579	Pamala McMillan	1,452	Nicholas Moore	1,326
Deborah Steele	2,362	Ryan Landmark	1,809	Megan Reid	1,579	Lorena Soto	1,451	George Case	1,324
Angel Arista	2,326	Cynthia Sittig	1,801	Satbir Singh	1,574	Jeffery Carter	1,448	Maria Diring	1,318
Edison Arauz	2,326	Janice Moseychuck	1,796	Niurka de Armas-Duran	1,573	Juliza Suero	1,447	Raymond Lau	1,318
Zachary Shanahan	2,315	Raimonda Simkoniene	1,793	Victor Rodos	1,571	Michael Stuver	1,446	Wendy Pierre	1,317
Tone Munro	2,305	Albert Kauderer	1,792	Robert Drake	1,569	Christopher Cormany	1,442	Victor Restrepo	1,317
Lafi Papalii	2,262	Omar Hashimi	1,792	Afuiva Vaai	1,569	Alana Connolly	1,442	Evan Wicklund	1,311
Jesusdieu Portilus	2,258	Steven Stensrud	1,789	Roberto Navarro	1,566	Steven Chen	1,441	John Jacob	1,311
Preeti Sahgal	2,249	Rob Speers	1,778	David Ramirez	1,566	Reuben Rios-Cruz	1,441	Larry Finch	1,303
Samuel Vasquez	2,237	Edward Defurio	1,777	Kiriraukawa Hayward	1,564	Nereida Lopez	1,440	Vu Phan	1,302
Daniel Posner	2,235	Pemehine Muliaga	1,767	Ellen Flores	1,564	Barbara Harden	1,435	John Galindo	1,301
Gabriel Feldmann	2,234	Christopher McFoy	1,750	Bilal Farsakh	1,552	Candice Beadle	1,435	William Brookshire	1,301
Angela Pronti	2,214	Presler Francois	1,748	Gabriel Manzo	1,550	Joshua May	1,435	William Aden	1,299
Joseph Sarasin	2,202	CatherineJoy Ibanez	1,747	Laiofau Faaitiiti	1,547	Charles Arballo	1,434	Yadollah Pourjalali	1,298
Edward Littell	2,193	Barbara Stillwell	1,742	Lineti Makaafi	1,544	Lamar Livingston	1,428	Jeremiah Wiskeman	1,297
Maria Alcon	2,185	Eric Peyton	1,741	David Schanuel	1,543	Charles Belt	1,424	Ryan Kissling	1,296
Bernard Oliphant	2,142	Charles Moore	1,739	Alex Rozotto	1,543	Michael van Delft	1,423	Dennis Munro	1,295
Kelly Roschbach	2,133	Nancy Rojas	1,728	Charles Shafor	1,542	Sione Maumau	1,410	Anand Jailall	1,289

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Gregory Wolfe	\$1,288	Daniel Umbertone	\$1,181	John Napiza	\$1,086	Jennie Jansson	1,000	Christy Vadala	\$930
Kathryn Maitz	1,284	Charles Liscomb	1,179	Faumatousaga Lealaialoto	1,084	Anthony Rizzo	1,000	Laura Thornton	930
Gordon Biggums	1,283	Andria Standifer	1,178	Lepolo Kolo	1,082	Folauhola Teepaaua	999	John Rankin	929
Lalitha Janardhanan	1,277	Jacob Brockmann	1,175	Franz Merkendorfer	1,080	Memuna Fofanah	998	Yolanda Zehr	929
Shawn Demyan	1,276	Richard Spicer	1,175	Maureen Moors	1,080	Katy Wren	997	Kyle Lewicki	929
Sarah Padilla	1,275	Liliana Avila	1,174	Isaiah Terrell	1,076	Bryce Aman	997	Howard Dotson	926
Gjaison White	1,274	Anthony Batista	1,171	Terry Rosebrock	1,075	Michelle Savage-Cooke	996	Tomas Cruz	924
T J Rowell	1,272	Benton Tong	1,170	Helen Taylor	1,075	Chavonne Truitt	995	Shone Augustine	923
Austin Cheley	1,270	Michael Moore	1,169	Melissa Martinez	1,073	Vine Isaiah	993	Diana Peralta	919
Jose Guerreiro	1,264	Justin Davis	1,169	Matthew Gabler	1,073	Jordon Lee	992	Gina Cuza	919
Nicole Cox	1,261	David Cherrington	1,165	Bradley Eber	1,072	James Tomaras	990	Lewis Tollefson	918
Adam Field	1,261	James Aalders	1,163	Eric Palmer	1,067	Talita Toumohuni	989	Kelly McDonald	916
Marcus Street	1,260	Sarah George	1,163	Sheena Marcum	1,065	LaTonya Tucker	989	Nicholas Clark	916
Erin Allen	1,255	Devin Dingey	1,162	Andrew Angleton	1,064	Zachary Montavon	988	Michael Schmutz	916
Eugene Kashkin	1,254	Trina Sabatini	1,162	Jacqueline Kosalek	1,062	John Cochrane	987	Brady Braaten	916
Ruben Soberanes	1,253	Joel Thacker	1,161	Robert Simmen	1,062	Chad Potts	985	Amandeep Gill	915
Nicholas Montoney	1,252	Stacy Fredrick	1,161	Ofa Tavake	1,061	Bryan Czajkowski	984	Michael B Crawford	913
Arlicia Miller	1,249	Kaitlyn Good	1,157	Kelly Ekker	1,059	Ronald Fitzgerald	981	Ayman Elsalhy	912
John Young	1,248	Michelle Verbit	1,156	Iosefo Ahsoonfolasaitu	1,058	Ryan Leong	979	Pamela Hacker	912
Christopher Velazquez	1,242	Anita Johnson	1,153	Darrick Mallett	1,058	Blake Handrick	977	Benjamin Goldberg	910
Michael Trinh	1,241	Mukendi Wilson	1,153	Dennis Titcombe	1,057	Sara Alvarez	975	Fabiola Flores	910
Cynthia Schneiderman	1,239	Maggieann McLeod	1,152	Diane Masuini	1,057	Rian Murray	975	Mike Bray	909
James Summers	1,236	Rafael Verde	1,152	Michelle McCampbell	1,056	Alfredo Hung-Lam	973	Michael Hicks	907
Jennifer Mixon	1,235	Gregory McDuffie	1,149	Daniel White	1,050	Willie Hayden	972	Julia Sigal	907
Tamoy Redwood	1,228	Malia Siufanga	1,148	Nataly Boites	1,050	Mark Neilson	972	Bona Sumner	906
Andrew Helgeson	1,227	Daniel Brown	1,147	Lisa Balogh	1,049	Stephen Giddens	970	Victor Rosario	903
Lisa Cusack	1,226	Joshua Baker	1,146	Jennifer Root	1,047	Daniel Armstrong	970	Anthony Alto	903
Nichet Mayo	1,226	Andrew Aaron	1,137	James Harrison	1,047	Jeremy Taylor	967	Aaron Mullen	902
Elyse Koven	1,223	Shelley Suggett	1,136	Unique Hunnicutt	1,047	Letitia Jones	966	Darryl Johnson	900
Tyler McKnight	1,223	Victoria Wippich	1,134	Brian Willis	1,047	Sabrina Mallett	966	Christopher Amato	899
Israel Wizenfeld	1,222	Timothy Hoppolpeter	1,132	Jahara Lewis	1,046	Vanessa Dannhaus	963	Charles Ferrari	898
Peter Kaplanis	1,222	Brian Jensen	1,131	Nicole Waterford-Davis	1,044	Stephon Cummings	963	Russell Armitage	897
Alofi Suasua	1,220	Anita Paul	1,131	Ryan Tomasiak	1,043	Crystal Reeves	962	Gregory Goodrich	897
Orett Nelson	1,219	Sulieti Lopeti	1,130	Brian Blair	1,042	Vaimalaala Taufa	962	Stefan Johannsson	897
Brian Hergott	1,217	Lyttoni Brown	1,129	Mathew Nabbefeldt	1,041	Stephen Jeung	961	Isaiah Alford	895
Lisa Smith	1,217	Mahiyar Vazifdar	1,123	Leroy Simpson	1,040	Frank Cousins	959	Wesley Dyar	895
Lynn Doolittle	1,216	Jeffrey Kosek	1,123	Guadalupe Llamas	1,038	Samara Ritter	959	Daniel Lapiana	894
Brian Ruegg	1,215	Joseph Podrasky	1,122	Leah Bonner	1,036	Luis Gonzalez	959	Garret Kun	892
Lisa Kahan	1,212	Ashley Lotz	1,122	Joaquin Santos	1,036	Sandra Linse	958	Jeremy Falgout	892
Barry Noller	1,211	Lawrence Forte	1,121	Luz Torres	1,032	Eric Williams	958	Tiffany Combs	891
Daniel Noll	1,210	Jeremy Nicholls	1,120	Dara Long	1,032	Dylan Warner	957	Dylan Warner	891
Luke Marlowe	1,206	Andrew Mackmin	1,117	Ronald Kuttruff	1,030	Anthony Brady	955	Jeremiah Triplett	890
Samuel Nudelman	1,206	Richard Carter	1,115	Brandon Wildgoose	1,029	Christian Adkins	954	Irene Roufael	890
Christopher Restifo	1,201	Michaela Sertler	1,112	Bruce Viaje	1,028	Gary Stock	954	Meghan Engle	889
Gary Slocum	1,201	Matthew Clark	1,111	Adam Kahn	1,024	Kathleen Fox	949	Donald Swartwood	889
Brian Hutchings	1,200	Mitchell Doucette	1,111	Joyce Gay	1,021	Zhenxing Chen	944	Althryia Williams	886
Jesse Tanas	1,194	Cristina Marquez	1,102	David Skudder	1,016	Evans Reich	943	Shorne Brown	886
Jennifer Wehrle	1,194	Brooke Spain	1,101	Eric McInter	1,012	James Cliff	940	Ibrahim Giles	886
Andrew Barendt	1,193	Cindy McDonald	1,100	Timothy Stocker	1,012	William Cassity	940	Ashley Cox	886
Andrew Puea	1,192	Don Tong	1,100	Gregory Johnson	1,011	Tinaka Knight	939	Gary Bowen	886
Amy Buskas	1,191	Dwayne Hargrove	1,099	Robinson Parramejia	1,008	Charles Johnson	937	Brandi Gillihan	885
Jovani Chappel	1,190	Matthew Mayne	1,097	Simone Amos	1,005	Faleuseni Maumau	936	Jesse Martin	884
Lawrence Broussard	1,190	Christopher Davidson	1,096	Jessica Santamarina	1,003	Maria Ricardo	935	Bradley Erts	883
Ivan Zeledon-Berrios	1,189	David Barton	1,094	Calvin Irving	1,002	Elsa Dumlao	935	Bart Price	879
Kasie Greenwalt	1,188	Arthur Greene	1,093	Jason South	1,001	Lydia Lozano	934	Cory Ramos	878
Naomi Derkatch	1,184	Erin Webb	1,093	Christopher Giuffria	1,001	Tina Phongsavath	932	Stephen Boalo	878

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Kevin Early	\$876	Sean Maiolo	\$795	Kristopher Ferrell	\$731	Horace Johnson	\$681	Roosevelt Wilson	\$613
Jesse Wise	876	Thomas Crutcher	793	Ryan Ward	730	Sherry Schick	681	Amanda Hunckler	612
William Smith	875	Pooran Sookhdeo	793	Andre Plain	730	Shamsuddeen Shahid	680	Jonathan Martinez	612
Jonathan Broz	873	Melody Ferguson	792	Anthony Ventura	730	Jason Taybron	680	Daniel Dark	610
Nicholas Pelham-Clarke	871	Rachyle Stansell	792	John Davis	728	Michael Mogensen	680	Michael Davis	609
Charita Wimberly	870	Tiare Hubbard	791	Thomas Miller	728	Richard Pazak	679	Douglas Hynds	608
Jacob Kieffer	870	Michelle Malinov	790	Carmela Pellen	728	Amber Huska	678	William Ardila-Macias	608
Robert Frederick	869	James Gehlke	789	Dee Drake	727	Maria Saravia-Barrera	676	Teaunna Lester	607
John Leggio	868	Carolyn Estabrook	789	Joshua Hill	727	Calvin Manno	675	Altaf Drew	604
Thelma Spencer	866	Bryan Blust	789	Matthew Cinelli	727	Charmaine Puaacox	674	Timothy Alvarado	603
Scott Nelson	866	Starlet Luczon	788	Arie Davis	727	Kasali Kotun	673	Desseire Fahie	603
John West	865	Michael Christine	787	Douglas Slagboom	725	Mir Khan	672	Gary Prokop	603
Patrick Fox	863	Amir Muhammad	786	Trevor Looney	724	Jose Castillo	669	Carissa Van Wagenen	603
Ciciley Rainey	862	Mia Seagraves	786	Jillian Yeleck	723	Bob Feao	669	Mumtaz Ganatra	602
Iman Masboob	862	Hyun Yoon	786	Deborah Sanchez	723	Bruce Kaminski	667	Scott Remmey	601
Raishawn Stover	862	Eluerecia Guzman	785	Teatawhai Taua	722	Drew Johnson	667	Chang Yeung	600
Jerrina Battle	861	Elizabeth Gullish	785	Samuel Quinones	721	Paul Burns	666	Viona Lestage	600
Jeffrey Cook	860	Joshua Mandell	784	Huiariki Watene	720	Daniel Calero	666	Sifat Ali	598
Johnathan Vo	860	Sara Vaz	784	Angel Patryluk	719	Stephen Carter	666	Samantha Naidu	598
Matthew Lockmer	858	Valerie McLeod	783	Richard Brock	719	Michael Lomas	662	Crystal Roberts	597
Michael Welsch	856	Daniel Jensen	782	Erik Mountford	718	Linda Jackson	662	Gabriel Fuentes	596
Charles Diulus	856	Daniel Bernard	782	Myron DuBose	717	Timothy Joca	661	Cassandra Braaten	596
Kimberly Mitchell	854	Brian Pellone	780	Gregory Edwards	715	Albert Biney-Amisshah	660	Regan Ho	595
Sami Lyons	853	Hakan Ozalpaskan	779	Sidney Spear	715	Kapanaiece Malone	659	Cody Nechiporenko	593
Oscar Ortiz	852	Donna Toth	777	James Thompson	714	Rosario Ortega	656	Brandon Walton	593
Samantha Scully	852	Jessica Lake	776	Verna Singletary-Trask	714	Leslie Austin	654	Asher Vedelchau	589
William Oseroff	851	Ismail Mori	776	Maria Gennaro	714	Michael Copeland	653	Jonathan Santiago	588
Donald Fogleman	851	Kelly Pilling	775	Howard Love	713	Chena Blair	652	Leonard Capucilli	586
Jacqueline McHugh	850	Lacreshea Prude	775	Mohulamu Taufa	713	Eric Hidy	652	Melanie Hail	585
Casey Cash	850	Joseph Ciavarelli	774	James Smith	712	Dawn Selden	652	Ryan Merritt	584
Steven Huenergardt	848	Sarah Markowski	773	Marc Nakasuji	709	Joshua Ward	651	Karlea Jackson	583
Paul DeRenzo	842	David Darienzo	772	Dawn LeBlanc	709	Melissa Losk	651	Sione Aholoka	583
Juliza Perea	841	Samantha Shaw	770	Eugenia Muth	709	Kim Mom	650	Pritpal Marwaha	582
Douglas Zigby	839	Marta Cunha	769	Michelet Petit-Frere	707	Christy Wells	649	Kasey Schultz	582
DeAnthony Hartman	838	Michele Kirk	769	Semir Mulic	707	Shannon Kruger	648	Israel Joseph	581
Brenton Betts	837	Glyn Hurst	768	Michael Box	706	Amie McCracken	646	Lisa Hollaar	580
Kerri Gouty	835	Caio Rosa	767	Anna Davis	706	Nicholas Rogers	646	Anna Johnson	577
Daniel Cook	833	Yvonne Zarathustra	767	Steve James	706	Mark Hileman	645	Carol Anderson	577
Mark Harhager	830	Joseph Messina	766	Tay Krause	705	Bradley Wilson	643	Laura Ramirez	577
Michelle Kyles	830	Mamadow Diallo	762	William Bullen	705	Sean Flagler	642	Tishayla Smith	576
Donald Kegler	829	Courtney Coleman	762	Paul Wood	705	Jeremy Hernandez	642	Antony Moore	576
Heather Bailey	829	Offie Pegenia	762	Delilah Abuosba	703	Jason Engelman	641	Sean Wampler	576
Tam Nguyen	827	Scott Wheeler	762	Josephina Stewart	702	Anne Strayer	637	Michael Foreman	575
Kevin Thurber	827	Michael Slusark	762	Laaina Havea	702	Nathan Distro	636	Kathryn McKay	574
Eric Thompson	827	Brock Lampee	760	Michelle Anderson	698	Thomas Brutting	634	Paulette Pierotti	574
Lazarus McRae	827	Angela Jackson	759	Patricia Peck	698	John Franklin	632	Juna Macedon	572
Charlene Anderson	826	Timothy Frederick	758	Stacy Deurlein	698	Aja DeVore	632	Cecil Johnson	572
Zathia Zarza	823	Joshua Fritz	758	Brian Reisert	697	Garland Morrow	632	Amanda Zophin	572
David Barone	822	Mario Chavez	757	Denise Hewison	695	Andrew Burns	630	Gary Brown	571
Tara Weisz	821	Faatuai Tauilili	757	Elyse Bryan	694	Kevin Huber	630	Pim Vanusen	571
Raymon Reynolds	820	Ryneadra Merrick	752	Karina Valencia	694	Joseph Davila	629	Michael DeLaNuez	571
Rita Charles	819	Ernest Hatfield	751	Michelle Arnold	694	Stanislav Korzhiletskiy	628	Brittany Simmons	570
Alejandro Torruella	817	Michael Pinel	750	Dominic DePompei	693	Grace Jongejan	627	Edwin Rodriguez	570
Bianca Williams	815	Kyle Klimek	748	Kevin Rigney	693	Jake Hunt	627	Jake Hunt	569
Nathanael Rathjen	815	Robert Cirko	748	Keith Booker	692	John Lynn	626	John Lynn	567
Daniel Hanson	814	Daniel Mulvihill	748	Branislava Nikoltchovska	691	Patrick Seawright	625	Kristina Aguirre	567
Charles Russell	810	Tyler Ryan	746	James Dockrill	690	Steven Chapman	625	Rachael Hearst	567
Evelyn Nkwenti	809	Felisha Lowe	746	Sarah Keune	689	Jamel Phea	625	Nico Quarterman	566
Lori Richert	806	Oceanna Trzeciackates	746	Shannon Koterbski	689	Cody Gleeson	624	Whitney Taft	566
Gilbert Edler	801	Leslie Polanco	745	Duane Williams	689	Chasity Wells	624	Fabrice Seydoux	566
Arthur McDonald	801	Veasna Sin	745	Jamie Winters	688	Patrick Clark	622	Sena Neilitz	565
Leslie Jacobs	800	Paul Brown	743	Scott Ramsey	687	Joseph Tuley	622	Stacy Bryant	565
Christopher Endozo	800	Brandi Kroll	741	Douglas Dapkins	686	Kyle Hoover	622	Chelsea Pobur	564
Michael J Logue	799	Michael Turney	740	Erika Lara	686	Grant McArthur	620	Kelvin Wescombe	562
Inna Stoyan	798	Melinda Korb	738	Nathan Kelich	685	William Cole	620	Lee Jeffers	561
Joseph Mathis	798	Michael Ayala	737	Avis Kava	685	Aldina DaRosa	618	Robert Fails	559
Elaine Kulawiak	798	Nicholas Walsh	734	Jacqueline Ball	684	Cindy Reed	617	Michelle Castaneda	558
April Snyder	797	Douglas Buhl	733	Tiffanie Reed	684	Benjamin Gottlieb	615	Conny Malo	557
Samneang Prom	796	Juliane Rinas	732	Marty Klug	683	Christopher Williams	614	Jeremy Bearden	556
David Polk	796	Duckens Fanfan	732	Adam King	683	Felecia Harris	614	Lisa O'Donnell	556
Nicole Holland	795	Paige Burton	732	Kyle Romine	682	Corey Lavigne	613	Kim Vance	556
Henry Getz	795	Alejandro Aguirre	731	Brian Giffin	681			Emily Adams	554

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Nicholas Triantafyllidis	\$554	Larry Smither	\$541	Joy Horcajo	\$525	Lisset Melendez	\$512	Jonathan B Davis	\$502
Marva Lumar	554	Videl Seymour	540	Shaun Hamilton	524	John Flanagan	512	Troy While	501
Leishuan Byrd	554	Adam Hardie	540	Troy Moore	523	Enrico Paredes	511	Candice Schrader	501
Stephen Darrington	553	Kyle Bennett	539	Sean Riley	523	Tamberly Hopkins	511	Albert Serur	501
Tamecka Dixon	553	Andrew Paz	538	Nykia Braxton	523	Jason Heineman	510	Matthew Marchitto	501
Phuc Nguyen	552	Kevin Lewis	537	Jeffery Shurlow	522	Edward Huffman	510		
Jovani Morales	550	Kenneth Picard	535	Al-Karim Walji	521	Ryan Rushworth	509		
Adelfa Parinas	549	Abdalla Alsharif	534	Jennifer Kinder	521	Tony Geer	509		
Altaf Drew	548	Hannah Foster-Blaszzyk	533	Sherry Jones	520	Jamie Merva	508		
Michael Coulthard	548	Jonathan Bostic	532	Kelly Ryan	520	Andrew McCarthy	508		
Jane Brown	548	Nectaria Horos	532	Rafael Spratling	520	William Ruple	507		
Kimberly Wizzard	548	Tyrecia Dawes	532	Robin Delahoussaye	520	Sarah Liddle	507		
Zachary Locuson	546	Oluwaseun Cole	531	Mark Campbell	517	Amber Longabaugh	506		
Derek Combs	546	Latasha Hicks	530	Alex Cerrato	516	Dorothy Niederer	506		
Andrew Wittenberg	544	Sara Wilcher	529	Joseph Friedman	516	Luis Flores	505		
Charles Hood	544	Scott Schwartzkopf	528	Donal Thompson	515	Sean Grant	504		
Corey Bryant	543	Deborah Gossett	528	Thomas Tiller	515	Bernardo Lopez	504		
Encyclopedia Mahe	543	Freddie Moorer	528	Aiman Mousa	514	Beatriz Campos	504		
Iris Trinidad	543	Charles Njoya	527	Amber Lemaster	514	Kianna Hazard	503		
John Stasiulewicz	542	Rachel Balasingam	525	Matthew Wilder	513	Christopher Earle	503		
Peter Tovioleuatogi	541	Joshua Franco	525	Emmanuel Sekyere	512	Robert Bernardini	502		



Qualifier	Amount	SGA	Qualifier	Amount	SGA
Sami Mogannam	\$4,198	Jatoft-Foti	Cherri Xie	\$1,087	Altig-Orlovic
Nabil Spahi	2,720	Giglione-Ackerman	Bradley Weigand	956	Surace-Smith
Mitchell Look	1,754	Surace-Smith	Dason Phaul	867	Theodore Pappas
David Jackson	1,649	Williams-Zophin	Joseph Smith	795	Simon Arias
Glyn Hurst	1,393	Matt Henderson	Charles Fischer	649	Simon Arias

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Joseph Schneider	\$634	Horace Johnson	\$533	Anna Senra	\$497	Daniel Pinschmidt	\$435	Cheng Chang	\$408
Djenabou Diallo	596	Nicole Johns	516	Lorena Barriere	460	Joshua Mandell	410	Julie Wells	400

BONUS

# Leadership Bonus

\$1,447,714

TOTAL

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Qualifier	Amount	SGA	Qualifier	Amount	SGA
Zachary Hart	\$42,970	Surace-Smith	Jason Bratin	\$22,698	Theodore Pappas
Stephen Jubrey	34,173	Oldham-Bianchi	Andrea Nichols	21,875	Oldham-Bianchi
Matthew Diulus	32,884	Simon Arias	Samuel Cohen	20,407	Fred Hadayia
Justin Adams	30,494	Simon Arias	Robert Kanaan	19,967	Imran Satti
Matthew Parks	29,137	Surace-Smith	Mathew Hart	19,052	Surace-Smith

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
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Mark Wyner	\$18,910	Mitch Duplantis	\$5,859	Bryon Welch	\$3,627	Troy Plummer	\$2,252	Jessica Wilhite	\$1,582
Doreen Ryan-Foti	18,816	Sara Welch	5,839	Mark Kukieliski	3,608	Johna Ryan	2,250	Peter Van Der Westhuizen	1,577
Ofa Tupouniua	18,357	Adeyemi Akinade	5,798	Robert Shafer	3,582	London Burnett	2,246	Thomas Soloweyko	1,571
Stephen Hill	17,826	Dustin Dunlap	5,793	Jack Keiderling	3,573	Jonathan Maust	2,234	Kyle Johnson	1,562
Daniel Hartwig	16,878	William Parmeter	5,652	Aaron Ralston	3,563	Tevita Tupouniua	2,226	Eric Ebbitt	1,552
Robert Dunn	16,723	Melne Lewis	5,640	Ryan Bisanz	3,551	Natalie Soboleva	2,204	Tina Phongsavath	1,494
Bobby Gujral	16,621	Noel Rose	5,622	Brian Wilson	3,523	Marian Sertler	2,199	Shahab Mahdavejad	1,491
Syed Quadri	13,377	Ryan Wilson	5,596	Robert Biser	3,502	Jessica Santamarina	2,197	Christopher Vasu	1,488
James Keefer	13,348	Alexandra Graham	5,543	Beau Locker	3,499	Louis Giogaia	2,175	Ronnie Patea	1,485
Thomas Vena	13,012	Michael Clemente	5,506	Timothy Kieran	3,378	Luay Ghawi	2,163	Daniel Umbertone	1,483
Maria Willgruber	12,920	Ransy Vazquez	5,480	Hunter Houvener	3,346	Ashley Wenning	2,153	Matthew Conrad	1,462
Brett Gryska	11,056	Richard Henry	5,466	Crystal Lynch	3,276	Sharif Grays	2,152	Edward Atkinson	1,454
Nicholas Zangardi	10,946	Brandon Schwed	5,399	Humberto Quintero	3,213	Denise Berrios	2,148	Dwelyn Smith	1,451
Zach Otto	10,691	John Ophals	5,394	Josh Wheeler	3,140	Paul Samra	2,129	Raymond Angeles	1,447
Joshua Jackson	10,069	Corey Neff	5,238	Juan De la Cruz	3,139	Erik Graham	2,119	Jodi Bohdal	1,426
Richard Barbour	10,014	Aaron Parks	5,060	Richard Lyddon	3,138	Christopher McMenomy	2,115	Alex Hernandez	1,421
Elias Hazen	9,731	Jared Cleckner	5,029	Ryan Tucker	3,103	Reynolds Akuamo	2,100	Kyle Lewicki	1,411
Byron Paz	9,619	Ryan Hall	5,020	Ryan O'Malley	3,070	Fritzenl Octave	2,054	Sarai Castanon	1,395
Chad Panzer	9,533	Travis Picklesimer	5,007	Kenneth Greer	3,041	Keith Coscia	2,051	Jimmy Tchen	1,387
Brian Welsh	9,096	Matt Pflueger	4,940	Cara DeFiore	2,976	Shelly Cullen	2,012	David Guzman	1,380
Sebastian Kazek	8,645	Krista Thieme	4,846	Natalie Linker	2,954	Josh Bloomquist	2,000	Kyle Klipp	1,374
Nigel Crowe	8,578	Dustin Dunbar	4,742	Billy Northington	2,936	Patrick Rieger	1,983	Nicole Johnson	1,352
Ala Awad	8,420	Steven Cox	4,664	Michael C Williams	2,916	Travis Brock	1,979	Daniel Armstrong	1,343
Darcy Schrieber	8,238	Emmanuel Villasenor	4,599	Rodney Ward	2,905	Carissa Van Wagenen	1,966	Rebecca Klebsch	1,335
Joshua Olin	7,877	Tracy Haden	4,590	John Sparby	2,904	Arnold Pacleb	1,962	Matthew Girard	1,334
Atta Saleh	7,796	Dmitriy Kagan	4,463	Richard Dyer	2,895	Paul Kelly	1,960	Steve Svendson	1,331
Andrew McQuade	7,461	Rita Holmes	4,459	Lucky Faaitiiti	2,823	Randall Cook	1,934	Christopher Hintz	1,327
George Noujaim	7,407	James Allen	4,381	Raymond Risucci	2,822	Charles Diulus	1,926	Ofa Siasau	1,321
Moswen Taylor	7,377	Evan Holzhauer	4,380	Alexander Dorey	2,677	Denise Hewison	1,890	Rory Crockford	1,316
Randy Teyssier	7,347	Cherie Adams	4,312	Henry Ingraham	2,674	Zachary Santino	1,830	Paul DeRenzo	1,316
Sean O'Reilly	7,291	Ariana Jones	4,287	Dorian Brown	2,632	Amr Shater	1,815	Anthony Theriault	1,310
John McGrath	7,269	William Smith	4,237	Daniel Bauer	2,632	Mercedes Lloyd	1,808	Stephen Jeung	1,278
Darron Hacker	7,234	Casey Kunash	4,230	Magda Figueiredo	2,628	David Wang	1,789	John Reeves	1,254
Mavrick Fredericks	7,019	Nasr Quadri	4,204	William Myatt	2,587	Sokol Fazliu	1,787	Kevin Appasamy	1,250
Haoyu Xu	6,932	Blake Higuchi	4,171	Kathryn Chaisson	2,534	Tony Geer	1,756	David Thornton	1,230
Michael Laramie	6,879	Andrew Aaron	4,144	Natalie Wagner	2,515	Rafael Spratling	1,720	Timothy Wilson	1,220
Nicholas Lorence	6,825	Robert Janev	4,122	Souleymane Bah	2,502	Kody Kramme	1,702	Elaine Kulawiak	1,208
AshLynn Orng	6,787	Eric LaBossiere	4,094	Leslie Ellis	2,468	Zbigniew Stankiewicz	1,689	Aaron Friedlander	1,207
Michael Romeo	6,523	Matthew Turnquist	3,975	Kellen Cuttance	2,422	Dennis George	1,655	Unique Hunnicutt	1,202
Craig Strompf	6,445	Alfred Taren	3,931	Nicholas Engrav	2,420	Lydia Smith	1,646	Danielle Jankowski	1,188
James Curtis	6,419	Jake Yagian	3,884	Mack Doby	2,418	Nicholas Moore	1,645	Josephine Brown	1,187
Chris Lussier	6,309	Richard Grandt	3,835	Richard Johnson	2,380	Ashley Delevielease	1,627	Alisha Armand	1,185
Bobby Szwaja	6,298	Hal Herman	3,797	Scott Kim	2,366	Hector Carrillo	1,617	Kasali Kotun	1,179
Levar Morgan	6,174	Noel Ables	3,706	Albert Serur	2,339	Astrid Cartagena	1,599	Brandon MacDonald	1,169
Christine Judge	6,057	Ryan McIntosh	3,691	John Napiza	2,299	Dan Nebraski	1,586	Kevin Talbot	1,138
Mark Corkrean	6,015	I-Perfection Harris	3,653	Ryan Kendl	2,274	Sharon Brenner	1,586	Ryan Fickert	1,130

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Antonio Reyes	\$1,118	Alvin Hagens	\$939	George Rosicky	\$749	Jenna Grola	\$662	Scott Ramsey	\$577
Mark Glazer	1,111	Daniel Walton	933	Kiet Truong	740	Cameron Kline	659	Jared Durham	570
Melvin Arritt	1,108	Vatapuia Vavau	929	Shawn Demyan	736	Debra Hunter	657	Zachary Locuson	569
John Hancock	1,101	Jamaal Lynwood	928	Jacqueline Kosalek	729	John McCreary	655	Stacey Davis	563
Roberto Nieves	1,096	Joshua Cosentino	926	Eric Trautloff	724	Christopher Osborn	653	Katharine Myers	562
Marc Salvaggi	1,079	Michael Cloherty	925	Phillip Rigoli	723	Ikani Fifita	651	Brandon Smith	559
Angel Sanchez	1,078	Joseph Lipetri	899	Sione Maumau	722	Ruben Santillana	646	Margaret Armstrong	558
Edona Hughes	1,067	Jean Joseph	893	Donna Trotta	722	Brandon Baker	643	Jordan Freeman	556
Gian-Paolo Diberardo	1,067	Zaid Jian	890	Cynthia Schneiderman	722	Fred Goetz	641	Raymond Ochoa	555
Shane Scheel	1,066	Felicia Price	879	Bryan Phillips	720	Catherine Gennaro	640	Rebekah Spindler	554
Christopher Favor	1,061	Anita Ferris	878	Michael Polakowski	720	Jeffrey Pearce	631	Oscar Portillo	552
Marko Jankovic	1,058	Joshua Cook	865	Robert Drake	718	Cory Hobbs	631	Darrell Nelsen	550
Gregory VanSuch	1,051	Eric Thompson	864	Tere Diamond	717	Kyle Wrobel	630	Courtney Moore	548
Kaitlyn Good	1,042	Roger Fung	863	Erna Gasanin	714	Albert Lau	627	Richard Flores	548
Cody Terrell	1,039	Rovic Vanhtha	842	Levi Stearns	705	John Nguyen	622	Anthony Rizzo	546
Gardy Desrouleaux	1,037	Bryan Peters	841	David Menditto	702	Irvin Johnson	621	Chad Potts	538
Benjamin Ainscough	1,034	Carl Nazaire	840	Richard Mansfield	701	Jennifer Mitchell	614	Christopher Kennedy	538
Robert Ringelsten	1,028	Mark Harhager	836	Adam Huck	700	Bobby Beatty	608	Miguel Cotrina	536
Brian Allt	1,027	Andrew Pratt	834	David Farraway	697	Staci Meckler	604	Patrice Amador	535
Mark Danner	1,027	Donald Wilds	833	Philip Russo	697	Daniel Johnson	603	Christopher Earle	534
Brandi Hershey	1,021	Jennifer Kinder	829	Carl Smith	694	Carlos Otero-Villalba	603	Franklin Quezada	533
Jorge Guerra	1,017	Zachary Bradshaw	816	Dexter Phillip	692	Carlo Bonifazi	603	Joshua Fosnight	532
David Kirst	1,005	Mark Neilson	812	Victor Restrepo	679	Matthew Cosic	601	Christopher Chovanec	529
Dustin Rushin	1,001	Ronald Kutruuff	805	Jonathan Emura	678	Robert Burdi	598	Joshua Goodman	525
Sommer Daves	997	Harrynarine Ramoutar	804	Kristian Brennan	678	Michael Logue	594	Lindsay Gjerde	525
Patrick O'Brien	997	David Nham	798	Emilexis Medina	677	Eric Powell	591	Jessica Tasky	522
Tyler Stewart	992	Minh Phung	798	Linda Jackson	677	Liam Flaherty	586	Samantha Slinger	518
Michelle Crowe	992	Andre McCallum	797	Anthony Batista	667	Elizabeth Lo	586	Carrie Bowman	514
Richard Nypower	987	Matthew Stevens	785	Brandon Teter	667	Kevin Holtz	580	Brian Schreiter	511
Steven King	982	Britton Costa	784	Ross Budweg	665	Kevin Rendon	579	Denice Copp	510
Caleb Douce	979	Jesse Spencer	778	Konnor Wyly	665	Tiffany Madsen	579	Jose Carvajal	508
Charles Ferrari	978	David Rockway	770	Heather Leitch	664	William Shockley	579	Glyn Hurst	503
Tarisa Tooke	968	Jonathan Collins	757	John Velardo	663	Phillip Jenkins	578	Nicholas Powell	502
Zachary Frentosos	945	Ryan Leong	755	Evan Wicklund	663	Michael Roe	578	Liza Godine	501

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BONUS TOTAL

\$2,940,775

World's Greatest  
\$1,457,083

Reinstatement  
\$35,977

Leadership  
\$1,447,714

All qualifiers listed achieved at least \$500 in bonus totals

# Dear Future SGA

**SGA Career Track**  
Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these three levels.

## Level 1: Qualifying

To qualify you must meet the following criteria:

- 2 years of continual service with AIL/NILICO
- Production of at least \$225,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

## Level 2: Preparing for an Offer

Once you qualify by achieving the above criteria, a Personal Leadership Profile will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGA's Director, and the Home Office to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA and the Home Office.

## Level 3: Getting an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

## Perspective



**Scott Smith**

President  
& Chief Marketing Officer

## SCOTT-ISMS

I was speaking at Theo's meeting a few weeks ago and a manager came up to me and asked where I got my "stuff." He elaborated by saying he meant my leadership philosophies. He called the stuff Scott-isms. Okay... Scott-isms.

Scott-isms are things that I believe in, recommend, teach or value. They are my words and not words from someone's book, although it's a cool feeling to read your own "ism" in someone else's book and realize you were right about the "ism" to begin with, or at a minimum, someone else agrees with your "ism."

- Hire motivated people and put them in an environment that doesn't demotivate them.
- My definition of leadership is facilitating an environment where motivated people have an opportunity to meet their potential.
- When a person's motivation changes, acts they previously thought were impossible... become possible.
- Don't fear failure; fear being average.
- Sales people work for three things: money, recognition and control of their own schedule. There isn't a fourth.
- Coach not as YOU coach, coach how the PLAYERS respond.
- There are only two ways to grow. Get more from what you got, or get more of what you got. The surest method is to do both.
- Regarding the talent level of your team... You can't make chicken salad out of chicken sh\*t.
- You're always a coach and you're always a player, it just depends who you are talking to.
- Put your heart on the floor for 32 minutes and it won't matter what the final score is.
- Children are the most powerful people on earth. They have the power to give their parents a good day or give their parents a bad day.
- The talent of the team determines the success of the coach.
- The Rule of 1000% — If you give someone ten weekly tasks and tell them you will be inspecting one each week — but don't tell them which one — chances are they will be ready for all ten.

- Snowman growth is popping a hot streak so big that it allows you to look good for the time being even though you're not making current progress. The snowman always melts.
- I don't believe in long-term goals. It's about the moment. If you can make NOW a moment of influence — make a difference — great moments will make for a great day. Great days will take care of the week; great weeks will take care of the year; and great years will take care of the career.
- John Maxwell wrote a book on 360 degree leadership. I believe in 180 degree leadership. If you turn around 180 degrees, you will be looking directly at the people behind you. They are the ones who believe in you, they are the ones who are following.
- A great team with an average coach will always defeat an average team with a great coach. When it comes to winning and losing, coaching is overrated.
- The reason the rearview mirror is small and the windshield is large is that what's in front of you is way more important than the past.
- Don't hire jerks.
- Your time is like your money. You can spend your time or you can invest your time.
- I don't believe in 110% effort. It infers you weren't giving your "all" all the time.
- Success can be easily manipulated based upon your choice of measurement's starting point. To be the best, measure success from the most recent increment of time.
- Positive personal relationships are a desirable but unnecessary byproduct of doing business.
- Friction occurs when the player does not know the level of effort required, yet the coach is coaching to that level. Friction is never good.
- Be consistent and treat everyone differently.

So there ya go... all my Scott-isms. If you heard it before but not from me, it means somebody stole it.

Wink.

## Directors of the Month



Driving Excellence

### Sales Director of the Month

Leaders growing leaders!

#### Chris Selejan



Chris had 70.9% growth over July of 2011.

Awesome job, Chris!

### PR Director of the Month

Leaders growing leaders!

#### Denise Gilbert



PR Directors earn points based on overall growth of their territory and percentage of their team earning a monthly bonus.

Denise is the Top Director for July 2012. Denise had a total of 10 pts.

Congratulations!



We will now be serving the  
**INFLIGHT MEAL**



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**HYATT**  
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You There!*

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